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A B S T R A C T

OF THE

RETURNS FROM BANKS,

AND FROM

Institutions for Savings,

IN

MASSACHUSETTS.

AUGUST 25, 1855.

ABSTRACT
EXHIBITING THE CONDITION
OF THE
BANKS IN MASSACHUSETTS,
ON THE
FOURTH SATURDAY OF AUGUST,
1855.

PREPARED FROM OFFICIAL RETURNS,
BY EPHRAIM M. WRIGHT,
SECRETARY OF THE COMMONWEALTH.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE,
1855.

The official circular, requiring Returns from the Banks, was issued by the Governor on the tenth day of September, and had reference to their condition on the fourth Saturday, being the twenty-fifth day of August, 1855.

All the Returns have been received.

BANK RETURNS.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	\$ 500,000 00	\$ 500,000 00	\$ 750,000 00	\$ 900,000 00	\$ 400,000 00
Bills in circulation,	144,989 00	155,767 00	298,186 00	210,257 00	203,576 00
Net profits on hand,	26,173 83	75,916 26	67,920 78	156,945 30	41,856 33
Balances due to other Banks,	95,335 85	50,036 94	-	79,751 87	192 11
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	243,583 46	293,575 82	483,062 13	637,999 13	286,639 52
Cash deposited bearing interest,	-	-	6,100 42	50,000 00	-
Total amount due from the Bank,	1,010,082 14	1,075,296 02	1,605,269 33	2,034,953 30	932,263 96
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	63,928 84	40,435 10	32,058 12	115,630 00	30,403 10
Real Estate,	5,000 00	-	4,000 00	56,822 00	-
Bills of Banks in this, and of the other New England States,	53,313 00	54,302 00	116,211 00	103,349 00	18,241 00

Balances due from other Banks,	59,964 71	101,955 62	121,270 62	107,824 50	79,472 49
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, except- ing the balances due from other Banks, . .	827,875 59	875,603 30	1,331,729 59	1,651,327 80	804,147 37
Total amount of the Resources of the Bank,	1,010,082 14	1,075,296 02	1,605,269 33	2,034,953 30	932,263 96
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 20,000 00	October, 1854, 4 per cent., 20,000 00	October, 1854, 4 per cent. on 350,000 00 14,000 00	October, 1854, 4 per cent., 36,000 00	October, 1854, 5 per cent., 20,000 00
	April, 1855, 4 per cent., 20,000 00	April, 1855, 4 per cent., 20,000 00	Int. on new stock, 5,395 79 April, 1855, 4 per cent., 30,000 00	April, 1855, 4 per cent., 36,000 00	April, 1855, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	35,544 03	55,767 22	26,525 73	-	31,691 08
Amount of Debts due to the Bank, secured by a pledge on its Stock,	200 00	-	37,440 00	3,000 00	4,100 00
Amount of Debts due and not paid, and con- sidered doubtful,	43,459 64	2,511 46	8,220 00	-	11,000 00

BANK RETURNS.

BOSTON—Continued.

DUE FROM THE BANK.	BOSTON—Continued.				
	Broadway.	City.	Columbian.	Bank of Commerce.	Eagle.
Capital Stock,	\$ 150,000 00	\$ 1,000,000 00	\$ 750,000 00	\$ 2,000,000 00	\$ 700,000 00
Bills in circulation,	47,757 00	135,525 00	177,206 00	299,813 00	190,868 00
Net profits on hand,	7,575 13	146,990 57	64,175 64	188,320 98	97,201 30
Balances due to other Banks,	—	34,511 33	12,000 00	567,629 25	15,062 84
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	35,317 11	307,981 48	336,306 71	664,468 82	445,200 84
Cash deposited bearing interest,	—	—	5,000 00	—	50,000 00
Total amount due from the Bank,	240,649 24	1,625,008 38	1,344,688 35	3,720,232 05	1,498,332 98
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	5,965 94	49,402 09	53,712 96	142,861 21	97,036 10
Real Estate,	10,630 75	30,000 00	—	12,906 96	—
Bills of Banks in this, and of the other New England States,	8,475 00	47,295 00	61,955 00	332,102 00	96,739 00

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Balances due from other Banks,	14,582 64	46,579 68	43,203 77	100,436 64	69,487 57
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	200,994 91	1,451,731 61	1,185,816 62	3,131,925 24	1,235,070 31
Total amount of the Resources of the Bank,	240,649 24	1,625,008 38	1,344,688 35	3,720,232 05	-1,498,332 98
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 5 per cent. on 100,000 00 5,000 00 April, 1855, 4 per cent. on 116,200 00 4,648 00	October, 1854, 3½ per cent., 35,000 00 April, 1855, 3½ per cent., 35,000 00	October, 1854, 3½ per cent., 17,500 00 April, 1855, 3½ per cent., 26,250 00	October, 1854, 4 per cent., 80,000 00 April, 1855, 4 per cent., 80,000 00	October, 1854, 4 per cent. April, 1855, 4 per cent. [Amount not given in Return.]
Amount of Reserved Profits at the time of declaring the last Dividend,	2,200 05	97,194 39	39,519 95	80,000 00	74,560 80
Amount of Debts due to the Bank, secured by a pledge on its Stock,	3,000 00	-	-	76,840 38	-
Amount of Debts due and not paid, and considered doubtful,	300 00	1,638 49	-	23,000 00	2,544 50

BANK RETURNS.

BOSTON—Continued.

DUE FROM THE BANK.	Eliot.	Exchange.	Faneuil Hall.	Freeman's.	Globe.
Capital Stock,	\$ 600,000 00	\$ 1,000,000 00	\$ 500,000 00	\$ 400,000 00	\$ 1,000,000 00
Bills in circulation,	156,625 00	270,972 00	212,126 00	183,815 00	161,515 00
Net profits on hand,	30,979 79	206,691 91	61,549 47	75,927 28	210,062 68
Balances due to other Banks,	78,640 45	266,199 67	33,665 81	-	323,960 77
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	170,104 76	525,852 62	364,550 98	248,503 10	294,556 72
Cash deposited, bearing interest,	12,000 00	-	-	-	-
Total amount due from the Bank,	1,048,350 00	2,269,716 20	1,171,892 26	908,245 38	1,990,095 17
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	44,054 60	111,864 57	29,503 75	28,834 43	139,149 60
Real Estate,	-	-	51,375 29	-	-
Bills of Banks in this, and of the other New England States,	46,358 39	183,002 51	67,843 00	7,611 00	101,290 00

Balances due from other Banks,	14,177 80	64,624 57	45,599 62	67,517 87	52,426 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	943,759 21	1,910,224 55	977,570 60	804,282 08	1,697,229 57
Total amount of the Resources of the Bank,	1,048,350 00	2,269,716 20	1,171,892 26	908,245 38	1,990,095 17
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent. April, 1855, 4 per cent. [Amount not given in Return.]	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00	October, 1854, 4 per cent., 20,000 00 April, 1855, 4 per cent., 20,000 00	October, 1854, 5 per cent., 17,500 00 April, 1855, 5 per cent., 20,000 00	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	13,543 06	141,076 59	29,727 38	50,000 00	176,912 88
Amount of Debts due to the Bank, secured by a pledge on its Stock,	16,800 00	1,550 00	8,300 00	7,500 00	19,350 00
Amount of Debts due and not paid, and considered doubtful,	-	17,937 51	-	3,456 74	-

BANK RETURNS.

BOSTON—Continued.

DUE FROM THE BANK.	BOSTON—Continued.				
	Granite.	Grocers'.	Hamilton.	Howard Banking Co.	Market.
Capital Stock,	\$ 900,000 00	\$ 750,000 00	\$ 500,000 00	\$ 500,000 00	\$ 500,000 00
Bills in circulation,	113,372 00	257,644 00	162,522 00	172,169 00	161,570 00
Net profits on hand,	91,286 73	53,549 24	118,364 95	35,739 92	133,333 35
Balances due to other Banks,	93,017 49	379,491 68	21,013 37	66,780 21	132,103 92
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	374,509 56	353,930 31	357,899 66	207,761 52	200,295 45
Cash deposited, bearing interest,	-	-	-	-	-
Total amount due from the Bank,	1,572,185 78	1,794,615 23	1,159,799 98	982,450 65	1,237,302 72
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	37,785 34	66,311 06	86,968 65	48,420 69	44,437 53
Real Estate,	-	31,259 88	-	-	-
Bills of Banks in this, and of the other New England States,	81,262 00	90,883 00	92,432 00	92,084 42	99,972 00

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Balances due from other Banks,	12,474 23	378,319 76	47,058 46	11,114 31	44,685 13
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,390,664 21	1,927,841 53	933,340 87	830,831 23	1,048,208 06
Total amount of the Resources of the Bank,	1,572,185 78	1,794,615 23	1,159,799 98	982,450 65	1,237,302 72
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 3½ per cent., 31,500 00	October, 1854, 4 per cent., 26,000 00	October, 1854, 4 per cent., 20,000 00	October, 1854, 4 per cent., 20,000 00	October, 1854, 5 per cent., 28,000 00
	April, 1855, 3½ per cent., 31,500 00	April, 1855, 4 per cent., 26,000 00	April, 1855, 4 per cent., 20,000 00	April, 1855, 4 per cent., 20,000 00	April, 1855, 5 per cent., 28,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	58,800 00	35,934 56	85,000 00	9,345 23	90,823 99
Amount of Debts due to the Bank, secured by a pledge on its Stock,	20,100 00	-	-	18,700 00	-
Amount of Debts due and not paid, and considered doubtful,	17,814 94	12,193 00	-	1,552 65	8,390 97

BANK RETURNS.

		BOSTON—Continued.				
DUE FROM THE BANK.		Massachusetts.	Maverick.	Mechanics'.	Merchants'.	National.
Capital Stock,	. . . . .	\$ 800,000 00	\$ 400,000 00	\$ 250,000 00	\$ 4,000,000 00	\$ 750,000 00
Bills in circulation,	. . . . .	121,606 00	198,354 00	128,264 00	526,994 00	168,117 00
Net profits on hand,	. . . . .	87,528 95	21,746 41	23,197 03	419,330 65	45,782 89
Balances due to other Banks,	. . . . .	27,448 31	-	-	444,447 38	32,000 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation profits and balances due to other Banks excepted,		285,865 61	127,155 61	131,174 09	1,738,086 92	220,374 54
Cash deposited bearing interest,	. . . . .	-	621 33	-	-	-
Total amount due from the Bank,	. . . . .	1,322,448 87	747,877 35	532,635 12	7,128,858 95	1,216,274 43
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	. . . . .	73,375 63	23,948 49	14,132 78	551,732 69	34,421 69
Real Estate,	. . . . .	75,812 24	-	18,600 00	153,000 00	-
Bills of Banks in this, and of the other New England States,	38,887 00	1,715 00	3,446 00	428,107 00	66,801 36

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Balances due from other Banks,	52,386 45	22,272 34	61,505 01	195,168 76	30,987 96
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	1,081,987 55	699,941 52	434,951 33	5,800,850 50	1,084,113 42
Total amount of the Resources of the Bank,	1,322,448 87	747,877 35	532,635 12	7,128,858 95	1,216,274 43
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 3½ per cent., 25,600 00	April, 1855, 3 per cent., 12,000 00	October, 1854, extra divid'nd on 200,000 00 12½ per cent., 25,000 00	October, 1854, 4 per cent., 160,000 00	October, 1854, 4 per cent. on 586,400 00 23,456 00
	April, 1855, 3½ per cent., 25,600 00		October, 1854, a dividend on 200,000 00 4 per cent., 8,000 00	April, 1855, 4 per cent., 160,000 00	April, 1855, 4 per cent. on 650,000 00 26,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	50,667 99	4,180 46	10,400 00	304,363 66	16,625 51
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	13,500 00	7,150 00	37,932 09	9,000 00
Amount of Debts due and not paid, and considered doubtful,	1,430 75	-	-	14,000 00	2,000 00

BANK RETURNS.

BOSTON—Continued.

DUE FROM THE BANK.	BOSTON—Continued.				
	New England.	North.	North America.	Shawmut.	Shoe and Leather Dealers'.
Capital Stock,	\$ 1,000,000 00	\$ 750,000 00	\$ 750,000 00	\$ 750,000 00	\$ 1,000,000 00
Bills in circulation,	141,952 00	157,776 00	199,747 00	206,767 00	193,952 00
Net profits on hand,	105,114 92	107,296 47	58,849 80	69,218 67	164,977 74
Balances due to other Banks,	67,857 20	105,616 18	108,061 37	89,888 20	347,753 94
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	270,185 50	340,538 99	302,088 80	242,820 63	393,322 36
Cash deposited bearing interest,	21,814 25	- - -	- - -	- - -	- - -
Total amount due from the Bank,	1,606,924 57	1,461,227 64	1,418,746 97	1,358,694 50	2,100,006 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	74,843 98	36,337 04	87,801 78	51,107 47	76,076 92
Real Estate,	32,600 00	- - -	- - -	- - -	48,459 32
Bills of Banks in this, and of the other New England States,	65,381 00	112,220 00	47,455 00	79,966 00	116,580 94

Balances due from other Banks, . . .	37,225 29	26,877 54	118,589 34	18,383 30	67,884 98
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,396,874 30	1,285,793 06	1,164,900 85	1,209,237 73	1,791,003 88
Total amount of the Resources of the Bank,	1,606,924 57	1,461,227 64	1,418,746 97	1,358,694 50	2,100,006 04
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1854, 4 per cent., 40,000 00	October, 1854, 4 per cent., 30,000 00	October, 1854, 4 per cent., 30,000 00	October, 1854, 2 per cent., on 250,000 00 new stock 5,000 00 and 4 per c. on old, 20,000 00	October, 1854, 4 per cent., 40,000 00
	April, 1855, 4 per cent., 40,000 00	April, 1855, 4 per cent., 30,000 00	April, 1855, 3½ per cent., 26,250 00	April, 1855, 4 per cent., 40,000 00	April, 1855, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	61,305 38	75,903 62	37,299 46	27,855 18	101,308 71
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	9,200 00	21,700 00	6,500 00	14,200 00	-
Amount of Debts due and not paid, and considered doubtful, . . .	4,348 50	63,433 87	4,818 51	1,038 53	3,112 66

BANK RETURNS.

BOSTON—Continued.					
	State.	Suffolk.	Traders'.	Tremont.	Union.
DUE FROM THE BANK.					
Capital Stock,	\$ 1,800,000 00	\$ 1,000,000 00	\$ 600,000 00	\$ 1,250,000 00	\$ 1,000,000 00
Bills in circulation,	208,129 00	402,728 00	164,110 00	314,018 00	172,394 00
Net profits on hand,	302,729 64	263,502 48	81,160 54	103,624 01	150,088 63
Balances due to other Banks,	227,207 43	838,844 21	264,625 51	261,262 64	112,349 22
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	709,067 72	1,276,484 83	213,494 55	692,483 56	405,125 52
Cash deposited bearing interest,	—	—	—	—	—
Total amount due from the Bank,	3,247,133 79	3,781,559 52	1,323,390 60	2,621,388 21	1,839,957 37
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	209,517 50	314,237 57	59,050 12	134,567 25	86,087 41
Real Estate,	—	120,000 00	—	—	—
Bills of Banks in this, and of the other New England States,	178,464 12	419,521 00	46,539 00	362,678 80	110,931 56

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Balances due from other Banks,	89,104 59	899,530 02	67,820 29	131,410 47	49,699 73
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	2,770,047 58	2,028,270 93	1,149,981 19	1,992,731 69	1,593,238 67
Total amount of the Resources of the Bank,	3,247,133 79	3,781,559 52	1,323,390 60	2,621,388 21	1,839,957 37
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 3½ per cent., 63,000 00 April, 1855, 3½ per cent., 63,000 00	October, 1854, 5 per cent., 50,000 00 April, 1855, 5 per cent., 50,000 00	October, 1854, 4 per cent., 24,000 00 April, 1855, 4 per cent., 24,000 00	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	218,057 84	202,465 50	45,888 56	53,565 08	116,076 47
Amount of Debts due to the Bank, secured by a pledge on its Stock,	27,575 00	28,400 00	4,980 00	29,700 00	4,600 00
Amount of debts due and not paid, and considered doubtful,	-	-	-	-	16,912 66

BANK RETURNS.

	BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Washington.	Webster.	Tradesman's.	Andover.	Bass River.
DUE FROM THE BANK.					
Capital Stock,	\$ 750,000 00	\$ 1,500,000 00	\$ 150,000 00	\$ 250,000 00	\$ 100,000 00
Bills in circulation,	184,236 00	356,871 00	68,595 00	89,424 00	79,159 55
Net profits on hand,	83,385 52	108,667 19	18,091 69	31,407 75	3,404 20
Balances due to other Banks,	12,503 31	145,289 25	1,686 50	-	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	348,667 81	647,653 82	47,006 37	24,978 81	14,946 19
Cash deposited, bearing interest,	20,202 18	97,860 97	402 19	4,913 79	-
Total amount due from the Bank,	1,398,994 82	2,856,342 23	285,781 75	400,724 35	197,509 94
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	51,506 35	151,322 05	5,656 92	4,745 68	3,726 17
Real Estate,	-	-	-	5,000 00	1,500 00
Bills of Banks in this, and of the other New England States,	104,112 00	144,931 00	10,082 09	1,515 00	6,090 18

Balances due from other Banks,	14,444 68	78,689 90	15,330 46	17,973 95	4,334 51
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,228,931 79	2,481,399 28	254,712 28	371,489 72	181,859 08
Total amount of the Resources of the Bank,	1,398,994 82	2,856,342 23	285,781 75	400,724 35	197,509 94
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 20,000 00	October, 1854, 3½ per cent., 52,500 00	October, 1854, 4 per cent., 6,000 00	October, 1854, 3½ per cent., 8,750 00	April, 1855, 3½ per cent., 35 00
	April, 1855, 3½ per cent., 26,250 00	April, 1855, 3½ per cent., 52,500 00	April, 1855, 4 per cent., 6,000 00	April, 1855, 3½ per cent., 8,750 00	
Amount of Reserved Profits at the time of declaring the last Dividend,	45,507 00	31,293 89	13,051 04	22,127 61	255 00
Amount of Debts due to the Bank, secured by a pledge on its Stock,	5,300 00	-	18,700 00	1,025 00	19,000 00
Amount of Debts due and not paid, and considered doubtful,	-	-	-	401 24	-

BANK RETURNS.

	BEVERLY.	DANVERS.		SOUTH DANVERS.	GLOUCESTER.
	Beverly.	Danvers.	Village.	Warren.	Gloucester.
DUE FROM THE BANK.					
Capital Stock,	\$ 125,000 00	\$ 150,000 00	\$ 200,000 00	\$ 200,000 00	\$ 300,000 00
Bills in circulation,	75,037 00	88,653 00	100,661 00	120,627 50	145,352 00
Net profits on hand,	15,921 42	25,915 10	24,478 52	28,550 79	19,376 37
Balances due to other Banks,	2,077 11	1,483 05	31,288 24	159 74	1,190 28
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	36,721 79	35,269 33	40,028 81	47,331 67	59,058 28
Cash deposited bearing interest,	-	-	14,000 00	8,512 66	-
Total amount due from the Bank,	254,757 32	301,320 48	410,456 57	405,182 36	524,976 93
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,604 95	3,846 58	7,318 87	5,687 93	9,584 52
Real Estate,	3,419 90	3,000 00	17,758 19	7,553 91	9,354 25
Bills of Banks in this, and of the other New England States,	4,182 50	9,542 52	2,586 05	5,943 69	4,064 00

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Balances due from other Banks, . . .	3,100 00	9,878 50	27,389 34	41,146 14	29,184 22
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	239,449 97	275,052 88	355,404 12	844,845 69	472,789 94
Total amount of the Resources of the Bank,	254,757 32	301,320 48	410,456 57	405,182 36	524,976 93
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1854, 4 per cent., 5,000 00	October, 1854, 3 per cent., 4,500 00	October, 1854, 4 per cent., 8,000 00	October, 1854, 3½ per cent., 7,000 00	October, 1854, 4 per cent., 12,000 00
	April, 1855, 4 per cent., 5,000 00	April, 1855, 3 per cent., 4,500 00	April, 1855, 4 per cent., 8,000 00	April, 1855, 3½ per cent., 7,000 00	April, 1855, 3½ per cent., 10,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,074 11	19,139 17	15,669 45	22,047 43	9,957 72
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	1,700 00	1,100 00	150 00	-	9,730 00
Amount of Debts due and not paid, and considered doubtful, . . .	4,500 00	-	-	-	-

BANK RETURNS.

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
DUE FROM THE BANK.					
Capital Stock,	\$ 100,000 00	\$ 150,000 00	\$ 180,000 00	\$ 150,000 00	\$ 500,000 00
Bills in circulation,	45,456 00	64,111 00	83,170 00	64,681 00	210,516 00
Net profits on hand,	7,318 51	23,598 17	21,088 51	23,238 25	58,334 76
Balances due to other Banks,	224 93	863 83	13,081 57	-	945 61
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation profits and balances due to other Banks excepted,	19,518 89	23,249 78	35,314 47	34,323 46	63,753 58
Cash deposited bearing interest,	-	-	4,650 00	-	-
Total amount due from the Bank,	172,518 33	261,822 78	337,304 55	272,242 71	833,549 95
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	3,510 15	5,594 28	4,802 66	4,090 79	12,725 73
Real Estate,	1,000 00	5,000 00	2,000 00	3,000 00	20,000 00
Bills of Banks in this, and of the other New England States,	20 00	15 00	1,968 00	1,720 00	2,740 50

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Balances due from other Banks, . . .	487 34	1,037 71	3,601 99	16,501 77	17,054 74
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	167,500 84	250,175 79	324,931 90	246,930 15	781,028 98
Total amount of the Resources of the Bank,	172,518 33	261,822 78	337,304 55	272,242 71	833,549 95
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1854, 4 per cent., 4,000 00	October, 1854, 5 per cent., 7,500 00	October, 1854, 4 per cent., 7,200 00	October, 1854, 4 per cent., 4,000 00	October, 1854, 3½ per cent., 17,500 00
	April, 1855, 4 per cent., 4,000 00	April, 1855, 4 per cent., 6,000 00	April, 1855, 4 per cent., 7,200 00	April, 1855, 4½ per cent., 4,500 00	April, 1855, 3½ per cent., 17,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	3,700 00	17,000 00	11,800 00	15,448 28	40,170 63
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	-	600 00	-	-	-
Amount of Debts due and not paid, and considered doubtful, . . .	-	-	-	-	-

BANK RETURNS.

	LAWRENCE.		LYNN.		MARBLEHEAD.
	Pemberton.	City.	Lalighton.	Lynn Mechanics'.	Grand Bank.
DUE FROM THE BANK.					
Capital Stock,	\$ 100,000 00	\$ 100,000 00	\$ 200,000 00	\$ 200,000 00	\$ 100,000 00
Bills in circulation,	93,497 00	89,023 00	84,552 00	138,904 00	65,542 00
Net profits on hand,	6,333 93	3,845 52	21,685 84	37,504 63	9,650 49
Balances due to other Banks,	- -	5,607 04	4,901 02	5,069 39	2,211 53
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	23,494 86	24,318 40	33,459 31	84,169 90	8,863 66
Cash deposited bearing interest,	- -	- -	5,000 00	3,000 00	- -
Total amount due from the Bank,	223,325 79	222,793 96	349,598 17	468,647 92	186,272 68
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	5,091 92	4,465 55	8,818 31	10,690 85	6,403 12
Real Estate,	10,895 80	- -	- -	12,000 00	8,790 00
Bills of Banks in this, and of the other New England States,	1,239 00	5,986 00	8,198 72	6,257 00	587 00

Balances due from other Banks, . . .	21,205 04	27,002 07	5,014 23	37,941 60	22,847 38
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	184,894 03	185,340 34	327,566 91	401,758 47	147,645 18
Total amount of the Resources of the Bank,	223,325 79	222,793 96	349,598 17	468,647 92	186,272 68
⁴ Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1855, 2½ per cent., 2,500 00	April, 1855, 2½ per cent., 2,500 00	October, 1854, 4 per cent., 8,000 00	October, 1854, 4 per cent., 8,000 00	October, 1854, 4 per cent., 4,000 00
			April, 1855, 4 per cent., 8,000 00	April, 1855, 4 per cent., 8,000 00	April, 1855, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,754 81	-	14,523 69	28,761 67	6,739 14
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	120 00	2,500 00	3,600 00	4,095 00	9,601 16
Amount of Debts due and not paid, and considered doubtful, . . .	-	-	-	-	-

BANK RETURNS.

	NEWBURYPORT.			
	MARBLEHEAD.	METHUEN.	Mechanics'.	Merchants'.
	Marblehead.	Spicket Falls.		Ocean.
DUE FROM THE BANK.				
Capital Stock,	\$ 120,000 00	\$ 100,000 00	\$ 200,000 00	\$ 210,000 00
Bills in circulation,	65,358 00	52,290 00	92,724 50	67,763 00
Net profits on hand,	5,820 64	9,900 65	21,891 41	26,774 42
Balances due to other Banks,	74 00	-	7,023 25	5,440 80
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,921 81	25,145 75	49,069 57	47,252 18
Cash deposited bearing interest,	-	-	-	-
Total amount due from the Bank,	208,174 45	187,336 40	370,708 73	357,230 40
RESOURCES OF THE BANK.				
Gold, Silver and other coined metals in its Banking-house,	7,686 26	3,030 32	9,196 88	11,256 22
Real Estate,	6,333 33	-	4,500 00	5,000 00
Bills of Banks in this, and of the other New England States,	1,200 00	-	2,464 00	1,395 55
				8,071 40
				2,500 00
				7,426 27

Balances due from other Banks,	10,444 77	17,609 83	34,264 59	66,913 23	107,960 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	182,510 09	166,696 25	320,283 26	272,665 40	204,996 88
Total amount of the Resources of the Bank,	208,174 45	187,336 40	370,708 73	357,230 40	330,954 68
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 3½ per cent., 4,200 00	October, 1854, 4 per cent., 4,000 00	October, 1854, 4 per cent., 8,000 00	October, 1854, 4 per cent., 8,400 00	October, 1854, 5 per cent., 5,000 00
	April, 1855, 3½ per cent., 4,200 00	April, 1855, 4 per cent., 4,000 00	April, 1855, 4 per cent., 8,000 00		April, 1855, 5 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,645 98	5,217 87	12,937 99	14,035 15	22,804 20
Amount of Debts due to the Bank, secured by a pledge on its Stock,	3,400 00	-	1,147 00	300 00	-
Amount of Debts due and not paid, and considered doubtful,	2,513 37	-	122 00	29,771 00	-

BANK RETURNS.

	SALEM.				ROCKPORT.
	Asiatic.	Commercial.	Exchange.	Mercantile.	Rockport.
DUE FROM THE BANK.					
Capital Stock,	\$ 210,000 00	\$ 200,000 00	\$ 200,000 00	\$ 200,000 00	\$ 100,000 00
Bills in circulation,	111,146 00	71,605 00	90,053 00	59,963 00	98,219 00
Net profits on hand,	24,288 59	31,739 36	18,985 94	16,752 89	14,833 18
Balances due to other Banks,	11,413 23	3,710 30	1,450 73	333 99	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	99,084 45	61,938 35	45,177 75	63,418 21	39,008 62
Cash deposited, bearing interest,	-	20,000 00	-	-	-
Total amount due from the Bank,	455,932 27	388,993 01	355,667 42	340,468 09	252,060 80
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	9,209 71	4,964 56	4,708 64	5,055 46	4,016 50
Real Estate,	19,893 76	9,200 24	3,000 00	5,000 00	-
Bills of Banks in this, and of the other New England States,	11,871 11	6,944 01	1,649 00	5,446 00	6,154 00

Balances due from other Banks, . . .	42,654 12	31,877 18	6,736 32	22,560 22	24,545 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, except- ing the balances due from other Banks, .	199,236 18	383,080 51	361,147 88	323,749 56	300,420 96
Total amount of the Resources of the Bank,	252,060 80	455,932 27	388,993 01	355,667 42	340,468 09
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1854, 4 per cent., 4,000 00	October, 1854, 4 per cent., 8,400 00	October, 1854, 4 per cent., 8,010 00	October, 1854, \$2.50 per share, 7,500 00	October, 1854, 3 per cent., 6,000 00
	April, 1855, 4 per cent., 4,000 00	April, 1855, 4 per cent., 8,400 00	April, 1855, 4 per cent., 8,010 00	April, 1855, \$2.50 per share,* 7,500 00	April, 1855, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,014 87	35,978 00	24,705 60	10,302 96	10,385 34
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	5,500 00	-	1,100 00	-	400 00
Amount of Debts due and not paid, and con- sidered doubtful, . . .	-	-	-	-	-

* Rate of dividend not given.

BANK RETURNS.

	SALEM.		SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.
DUE FROM THE BANK.				
Capital Stock,	\$ 200,000 00	\$ 500,000 00	\$ 250,000 00	\$ 250,000 00
Bills in circulation,	79,757 00	126,698 00	43,699 00	103,742 00
Net profits on hand,	23,140 18	49,734 49	11,176 24	15,590 24
Balances due to other Banks,	- - -	3,681 10	3,957 42	- - -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	138,887 41	134,935 09	43,738 77	18,098 60
Cash deposited bearing interest,	15,000 00	77,861 06	- - -	- - -
Total amount due from the Bank,	456,784 59	892,909 74	352,571 43	237,430 94
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	6,200 28	10,156 11	5,093 84	5,843 29
Real Estate,	- - -	560 00	4,377 97	- - -
Bills of Banks in this, and of the other New England States,	3,919 73	5,832 48	5,298 00	335 00
				10,698 68
				2,474 45
				5,713 13

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Balances due from other Banks,	52,989 90	43,965 38	23,003 03	29,262 17	37,421 98
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	393,674 68	832,395 77	314,798 59	201,990 48	462,626 79
Total amount of the Resources of the Bank,	456,784 59	892,909 74	352,571 43	237,430 94	518,935 03
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 3½ per cent., 7,000 00	October, 1854, 4 per cent., 20,000 00	October, 1854, 3 per cent., 7,500 00	October, 1854, 5 per cent., 5,000 00	October, 1854, 5 per cent., 12,500 00
	April, 1855, 4 per cent., 8,000 00	April, 1855, 4 per cent., 20,000 00	April, 1855, 3 per cent., 7,500 00	April, 1855, 5 per cent., 5,000 00	April, 1855, 5 per cent., 12,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	14,749 95	31,869 73	6,604 86	10,273 81	21,386 60
Amount of Debts due to the Bank, secured by a pledge on its Stock,	940 00	4,550 00	2,440 00	-	6,000 00
Amount of Debts due and not paid, and considered doubtful,	-	2,000 00	-	-	5,000 00

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BANK RETURNS.

	CAMBRIDGE.				BRIGHTON.	
	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.	Brighton Market.	
DUE FROM THE BANK.						
Capital Stock,	\$ 100,000 00	\$ 100,000 00	\$ 150,000 00	\$ 100,000 00	\$ 150,000 00	
Bills in circulation,	58,729 00	92,711 00	103,965 00	65,170 00	187,201 00	
Net profits on hand,	15,523 02	6,776 05	9,146 23	15,725 14	6,579 26	
Balances due to other Banks,	-	-	-	-	-	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	38,006 29	37,800 98	15,066 35	70,288 67	51,930 74	
Cash deposited, bearing interest,	1,000 00	-	-	-	-	
Total amount due from the Bank,	213,258 31	237,288 03	278,177 58	251,183 81	395,711 00	
RESOURCES OF THE BANK.						
Gold Silver, and other coined metals in its Banking-house,	10,474 11	7,950 49	6,202 63	11,929 55	7,170 29	
Real Estate,	6,000 00	-	4,800 00	-	7,873 24	
Bills of Banks in this, and of the other New England States,	2,054 31	609 00	3,202 28	1,402 00	1,224 00	

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Balances due from other Banks,	79,826 25	10,010 62	28,062 18	20,154 36	48,006 31
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	299,617 22	184,719 27	200,666 36	243,818 31	189,845 95
Total amount of the Resources of the Bank,	395,711 00	213,258 31	237,288 03	278,177 58	251,183 81
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1855, 4 per cent., 4,000 00	October, 1854, 4 per cent., 4,000 00	October, 1854, 3½ per cent., 3,500 00	October, 1854, 4 per cent., 6,000 00	October, 1854, 4 per cent., 4,000 00
		April, 1855, 4 per cent., 4,000 00	April, 1855, 3½ per cent., 3,500 00	April, 1855, 4 per cent., 6,000 00	April, 1855, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	957 04	12,282 97	1,743 62	4,533 41	12,603 88
Amount of Debts due to the Bank, secured by a pledge on its Stock,	2,125 00	2,350 00	1,950 00	7,400 00	2,870 00
Amount of Debts due and not paid, and considered doubtful,	-	810 25	-	-	3,500 00

BANK RETURNS.

	CAMBRIDGE.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.	
DUE FROM THE BANK.						
Capital Stock,	\$ 100,000 00	\$ 300,000 00	\$ 150,000 00	\$ 100,000 00	\$ 200,000 00	
Bills in circulation,	70,104 00	158,190 00	151,781 00	77,762 00	113,782 00	
Net profits on hand,	6,498 86	47,218 84	5,816 35	17 063 43	29,247 21	
Balances due to other Banks,	-	-	225 22	-	3,709 01	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	65,266 20	217,532 20	77,415 43	18,578 95	22,673 67	
Cash deposited bearing interest,	-	-	-	-	-	
Total amount due from the Bank,	241,869 06	722,941 04	385,238 00	213,404 38	369,411 89	
RESOURCES OF THE BANK.						
Gold, Silver and other coined metals in its Banking-house,	6,572 63	26,348 28	11,442 25	12,974 54	8,317 67	
Real Estate,	-	18,500 00	5,850 00	2,400 00	3,000 00	
Bills of Banks in this, and of the other New England States,	9,073 34	9,700 57	22,381 56	1,109 00	2,417 00	

Balances due from other Banks, . . .	31,714 73	94,092 97	42,940 79	14,468 55	7,494 55
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	194,508 36	574,299 22	302,623 40	182,452 29	348,182 67
Total amount of the Resources of the Bank,	241,869 06	722,941 04	385,238 00	213,404 38	369,411 89
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1854, 4 per cent., 4,000 00	October, 1854, 4 per cent., 8,000 00	[Went into operation, Mar. 12, 1855,]	October, 1854, 3½ per cent., 3,500 00	October, 1854, 4 per cent., 8,000 00
	April, 1855, 4 per cent., 4,000 00	April, 1855, 4 per cent., 12,000 00		April, 1855, 3½ per cent., 3,500 00	April, 1855, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	1,906 51	33,348 27	-	-	18,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	10,200 00	8,880 00	25,800 00	7,960 00	-
Amount of Debts due and not paid, and considered doubtful, . . .	-	-	-	2,000 00	-

BANK RETURNS.

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.					
Capital Stock,	\$ 100,000 00	\$ 100,000 00	\$ 200,000 00	\$ 200,000 00	\$ 100,000 00
Bills in circulation,	66,523 00	94,840 00	135,410 00	120,156 00	69,931 00
Net profits on hand,	3,913 02	9,473 45	33,675 59	41,585 18	3,156 17
Balances due to other Banks,	-	-	-	1,388 44	8,930 57
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,528 55	16,993 45	82,564 76	24,004 19	26,934 70
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the Bank,	185,964 57	221,306 90	451,650 35	387,133 81	208,952 44
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	5,154 28	2,864 00	6,121 06	3,832 30	4,085 58
Real Estate,	-	-	18,000 00	-	9,499 20
Bills of Banks in this, and of the other New England States,	2,490 00	16,618 00	10,136 00	12,323 35	8,123 25

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Balances due from other Banks, . . .	8,112 72	13,690 39	27,317 78	10,465 80	3,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	170,207 57	188,134 51	390,075 51	360,512 36	184,244 41
Total amount of the Resources of the Bank,	185,964 57	221,306 90	451,650 35	387,133 81	208,952 44
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1855, 3 per cent., 3,000 00	October, 1854, 4 per cent., 4,000 00	October, 1854, 5 per cent. on 150,000 00 7,500 00	October, 1854, 5 per cent., 10,000 00	April, 1855, 3 per cent., 3,375 62
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	-	4,457 93	22,281 38	33,713 35	-
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	450 00	5,000 00	952 67	2,688 00	4,182 50
Amount of Debts due and not paid, and considered doubtful, . . .	-	-	-	-	-

BANK RETURNS.

	LOWELL.				MALDEN	NEWTON.
	Prescott.	Railroad.	Wamesit.		Malden.	Newton.
DUE FROM THE BANK.						
Capital Stock,	\$ 200,000 00	\$ 600,000 00	\$ 150,000 00		\$ 100,000 00	\$ 150,000 00
Bills in circulation,	127,192 00	344,938 00	108,338 00		62,722 00	84,538 00
Net profits on hand,	28,729 26	120,441 10	10,958 25		9,195 95	20,597 38
Balances due to other Banks,	- -	606 13	- -		- -	- -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	53,730 78	35,358 28	42,054 92		14,409 71	46,651 87
Cash deposited, bearing interest,	5,000 00	- -	- -		- -	- -
Total amount due from the Bank,	414,652 04	1,101,363 51	311,381 17		186,327 66	301,787 25
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	5,451 95	9,669 89	4,340 18		5,688 73	6,154 56
Real Estate,	- -	- -	12,501 87		5,602 64	5,235 56
Bills of Banks in this, and of the other New England States,	9,668 07	4,227 00	10,966 61		2,380 00	2,103 00

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Balances due from other Banks,	17,703 70	46,149 45	33,712 80	589 72	8,659 55
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	381,828 32	1,041,317 17	249,859 71	172,066 57	279,634 58
Total amount of the Resources of the Bank,	414,652 04	1,101,363 51	311,381 17	186,327 66	301,787 25
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 8,000 00	October, 1854, 4 per cent., 24,000 00	October, 1854, 4 per cent. on 100,000 00 and 6 per cent. per annum on 50,000 00 4,972 79	October, 1854, 4 per cent., 4,000 00	October, 1854, 4 per cent., 6,000 00
	April, 1855, 4 per cent., 8,000 00	April, 1855, 4 per cent., 24,000 00	April, 1855, 4 per cent. on 150,000 00 6,000 00	April, 1855, 4 per cent., 4,000 00	April, 1855, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	16,000 00	87,800 00	5,536 15	5,238 02	13,883 27
Amount of Debts due to the Bank, secured by a pledge on its Stock,	4,390 00	3,900 00	1,350 00	2,000 00	-
Amount of Debts due and not paid, and considered doubtful,	183 19	-	-	-	950 00

BANK RETURNS.

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	\$ 100,000 00	\$ 100,000 00	\$ 200,000 00	\$ 100,000 00	\$ 100,000 00
Bills in circulation,	68,526 00	119,635 00	90,784 00	92,863 00	121,508 00
Net profits on hand,	4,432 29	7,531 55	9,933 43	9,150 38	4,900 62
Balances due to other Banks,	-	-	13,626 63	-	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	13,301 03	11,084 88	24,868 37	42,007 98	8,163 42
Cash deposited, bearing interest,	-	-	-	-	-
Total amount due from the Bank,	186,259 32	238,251 43	339,212 43	244,021 36	234,572 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	3,915 97	3,424 20	12,874 69	6,769 65	5,766 68
Real Estate,	-	2,000 00	5,500 00	4,786 81	3,000 00
Bills of Banks in this, and of the other New England States,	123 00	10,631 00	1,390 97	1,641 00	3,781 00

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Balances due from other Banks,	13,099 57	22,178 01	5,705 60	33,250 49	32,558 79
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	169,120 78	200,018 22	313,741 17	197,573 41	189,465 57
Total amount of the Resources of the Bank,	186,259 32	238,251 43	339,212 43	244,021 36	234,572 04
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1855, 4 per cent., 4,000 00	April, 1855, 2,911 03	October, 1854, 4 per cent., 8,000 00	October, 1854, 4 per cent., 4,000 00	April, 1855, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	-	3,010 14	2,961 80	3,717 78	460 10
Amount of Debts due to the Bank, secured by a pledge on its Stock,	8,600 00	7,983 78	6,150 00	-	500 00
Amount of debts due and not paid, and considered doubtful,	-	-	1,388 38	-	67 98

BANK RETURNS.

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	\$ 100,000 00	\$ 250,000 00	\$ 250,000 00	\$ 100,000 00	\$ 200,000 00
Bills in circulation,	40,802 00	176,015 00	154,861 00	47,719 00	123,967 00
Net profits on hand,	4,586 78	38,585 32	29,125 51	7,717 04	22,577 47
Balances due to other Banks,	266 50	-	-	456 31	1,212 75
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	1,433 34	33,869 84	23,359 01	9,717 53	32,928 38
Cash deposited bearing interest,	1,229 17	-	-	-	-
Total amount due from the Bank,	148,317 79	498,470 16	457,345 52	165,609 88	380,685 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	2,699 14	22,607 49	12,535 17	5,698 33	7,011 13
Real Estate,	-	3,000 00	3,985 05	-	1,000 00
Bills of Banks in this, and of the other New England States,	960 00	1,174 00	522 00	669 00	263 00

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Balances due from other Banks,	12,157 41	56,642 49	18,341 32	4,450 90	8,611 49
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	132,501 24	415,046 18	421,961 98	154,791 65	363,799 98
Total amount of the Resources of the Bank,	148,317 79	498,470 16	457,345 52	165,609 88	380,685 60
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 3 per cent., 3,000 00 April, 1855, None.	October, 1854, 4 per cent., 9,000 00 April, 1855, 4 per cent., 10,000 00	October, 1854, 3½ per cent. on 200,000 00 7,000 00 1½ per cent. on 50,000 00 new stock, 750 00 7,750 00 April, 1855, 3½ per cent., 8,750 00	April, 1855, 4 per cent., 4,000 00	October, 1854, 3 per cent., 6,000 00 April, 1855, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,211 47	27,500 00	17,993 86	3,953 34	12,882 08
Amount of Debts due to the Bank, secured by a pledge on its Stock,	125 00	2,000 00	3,280 00	-	885 00
Amount of Debts due and not paid, and considered doubtful,	1,500 00	-	-	1,020 75	322 11

BANK RETURNS.

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBORO'.	OXFORD.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$200,000 00	\$75,000 00	\$100,000 00	\$100,000 00
Bills in circulation,	144,201 00	109,159 00	52,324 00	82,244 00	69,718 00
Net profits on hand,	17,645 55	35,591 52	8,700 63	8,073 66	11,486 83
Balances due to other Banks,	9,835 26	-	-	-	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,937 72	29,228 74	17,423 69	20,443 29	11,114 13
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the Bank,	388,619 53	373,979 26	153,451 32	210,760 95	192,318 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	6,356 03	6,224 61	2,921 39	5,877 20	3,434 21
Real Estate,	-	-	-	2,310 63	4,188 61
Bills of Banks in this, and of the other New England States,	770 00	6,381 50	705 00	2,194 00	279 00

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Balances due from other Banks,	17,160 77	15,246 44	8,023 45	14,250 18	11,822 56
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	364,332 73	346,126 71	141,801 48	186,128 94	172,594 58
Total amount of the Resources of the Bank,	388,619 53	373,979 26	153,451 32	210,760 95	192,318 96
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 5 per cent. on 150,000 00 7,500 00 4 per cent. on 50,000 00 2,000 00 April, ³ 1855, 5 per cent., 10,000 00	October, 1854, 4 per cent., 8,000 00 April, 1855, 5 per cent., 10,000 00	October, 1854, 4 per cent., 3,000 00 April, 1855, 4 per cent., 3,000 00	None.	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,000 00	25,300 00	4,000 00	-	6,629 77
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	1,300 00	450 00	-	275 00
Amount of Debts due and not paid, and considered doubtful,	-	-	1,000 00	300 00	-

BANK RETURNS.

	SOUTHBIDGE.			UNEBRIDGE.			WORCESTER.		
	Southbridge.	Blackstone.	City.	Central.	Citizens'.				
DUE FROM THE BANK.									
Capital Stock,	\$ 150,000 00	\$ 100,000 00	\$ 262,350 00	\$ 350,000 00	\$ 150,000 00				
Bills in circulation,	105,281 00	79,591 75	139,840 00	83,039 00	45,837 00				
Net profits on hand,	16,317 76	16,333 58	15,697 49	28,592 83	55,637 69				
Balances due to other Banks,	-	268 62	84	7,214 93	2,747 57				
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,089 16	21,287 24	93,224 83	75,738 15	36,643 05				
Cash deposited, bearing interest,	-	-	1,000 00	-	-				
Total amount due from the Bank,	286,687 92	217,481 19	512,113 16	544,644 91	290,865 31				
RESOURCES OF THE BANK.									
Gold, Silver, and other coined metals in its Banking-house,	6,963 00	5,674 30	11,337 82	14,667 72	8,226 99				
Real Estate,	2,600 00	-	-	-	-				
Bills of Banks in this, and of the other New England States,	3,390 00	1,005 00	910 00	4,352 00	367 00				

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Balances due from other Banks,	11,091 57	24,038 84	13,290 93	26,812 28	13,608 31
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	262,643 35	186,763 05	486,574 41	498,812 91	268,663 01
Total amount of the Resources of the Bank,	286,687 92	217,481 19	512,113 16	544,644 91	290,865 31
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent. on 100,000 00 4,000 00 and interest on 21,000 00 new capital, 333 86 4,333 86 April, 1855, 4 per cent. on 6,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	4 per cent., 8,000 00	October, 1854, 4 per cent. on 250,000 00 10,000 00 Interest on 100,000 00 new stock, 1,625 00 11,625 00 April, 1855, 4 per cent. on 350,000 00 14,000 00	October, 1854, 5 per cent., 7,500 00 April, 1855, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	9,544 77	11,534 43	4,907 96	14,500 00	44,258 02
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	-	-	800 00	-
Amount of Debts due and not paid, and considered doubtful,	-	5,041 81	-	545 63	-

BANK RETURNS.

	WORCESTER.				NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.	
DUE FROM THE BANK.						
Capital Stock,	\$ 350,000 00	\$ 250,000 00	\$ 300,000 00	\$ 200,000 00	\$ 200,000 00	
Bills in circulation,	136,807 00	94,036 00	135,347 00	117,931 00	190,885 00	
Net profits on hand,	56,787 75	21,139 38	60,230 24	16,585 82	57,301 36	
Balances due to other Banks,	3,807 81	-	11,502 06	8,738 35	1,958 73	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	79,223 46	58,464 06	89,198 37	36,661 63	38,838 87	
Cash deposited bearing interest,	-	-	-	-	-	
Total amount due from the Bank,	626,626 02	423,639 44	596,277 67	379,916 80	488,983 96	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	16,810 44	13,600 00	13,290 74	7,132 20	7,572 38	
Real Estate,	-	-	25,000 00	-	3,481 05	
Bills of Banks in this, and of the other New England States,	871 00	1,995 00	2,507 00	490 00	889 00	

Balances due from other Banks,	28,412 02	6,516 18	38,696 03	10,152 37	73,999 72
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	580,532 56	401,528 26	516,783 90	362,142 23	403,041 81
Total amount of the Resources of the Bank,	626,626 02	423,639 44	596,277 67	379,916 80	488,983 96
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 14,000 00	October, 1854, 4 per cent. on 150,000 00 6,000 00 extra 5 per cent. 7,500 00	October, 1854, 5 per cent., 15,000 00	October, 1854, 3½ per cent., 7,000 00	October, 1854, 4½ per cent., 9,000 00
	April, 1855, 4 per cent., 14,000 00	April, 1855, 4 per cent. on 250,000 00 10,000 00	April, 1855, 4 per cent., 12,000 00	April, 1855, 3½ per cent., 7,000 00	April, 1855, 4½ per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	40,400 10	10,750 00	42,629 97	8,036 74	46,465 69
Amount of Debts due to the Bank, secured by a pledge on its Stock,	2,500 00	-	-	-	215 00
Amount of Debts due and not paid, and considered doubtful,	-	428 00	-	7,000 00	10,000 00

BANK RETURNS.

	WARE.	CONWAY.	GREENFIELD.		CHICOPEE.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	Cabot.
DUE FROM THE BANK.					
Capital Stock,	\$ 250,000 00	\$ 100,000 00	\$ 200,000 00	\$ 200,000 00	\$ 150,000 00
Bills in circulation,	231,200 00	90,881 00	149,277 00	134,510 00	90,432 00
Net profits on hand,	33,761 35	6,413 83	23,716 64	21,650 62	10,926 96
Balances due to other Banks,	-	7 95	-	1,041 97	1,317 14
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	18,904 91	11,079 77	22,743 46	31,332 95	19,921 25
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the Bank,	533,866 26	208,332 55	395,737 10	388,515 54	272,597 35
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	16,974 64	5,149 51	7,090 24	6,771 12	5,227 33
Real Estate,	3,785 30	-	6,662 40	6,500 00	-
Bills of Banks in this, and of the other New England States,	-	2,003 00	3,411 00	325 00	1,082 00

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51

Balances due from other Banks,	13,186 09	10,607 10	27,464 20	48,733 80	25,517 54
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	494,920 23	190,622 94	351,109 26	326,235 62	240,770 48
Total amount of the Resources of the Bank,	533,866 26	208,382 55	395,737 10	388,565 54	272,597 35
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 10,000 00	-	October, 1854, 4 per cent., 8,000 00	October, 1854, 4 per cent., 8,000 00	October, 1854, 3½ per cent., 5,250 00
	April, 1855, 4 per cent., 10,000 00	-	April, 1855, 4 per cent., 8,000 00	April, 1855, 4 per cent., 8,000 00	
Amount of Reserved Profits at the time of declaring the last Dividend,	23,436 47	-	13,806 39	19,529 12	1,931 16
Amount of Debts due to the Bank, secured by a pledge on its Stock,	2,900 00	9,345 13	-	-	300 00
Amount of Debts due and not paid, and considered doubtful,	-	-	-	2,000 00	21,850 00

BANK RETURNS.

	HOLYOKE.	MONSON.	SPRINGFIELD.		
	Hadley Falls.	Monson.	Agawam.	Chicopee.	John Hancock.
DUE FROM THE BANK.					
Capital Stock,	\$ 200,000 00	\$ 150,000 00	\$ 200,000 00	\$ 300,000 00	\$ 150,000 00
Bills in circulation,	213,304 00	123,082 00	129,431 00	207,433 00	130,332 00
Net profits on hand,	19,579 97	10,203 54	20,395 75	40,292 37	13,209 28
Balances due to other Banks,	1,360 07	287 50	7,665 68	2,711 14	6,980 05
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	19,236 26	17,336 25	89,781 96	64,866 30	23,970 95
Cash deposited, bearing interest,	- -	- -	- -	- -	5,000 00
Total amount due from the Bank,	453,480 30	300,909 29	447,274 39	615,302 81	329,492 28
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	7,221 90	7,990 50	7,334 70	10,623 98	11,665 97
Real Estate,	6,316 84	6,434 09	7,766 53	7,000 00	8,536 50
Bills of Banks in this, and of the other New England States,	- -	777 00	18,342 00	21 00	187 00

AUGUST 25, 1855.

53

Balances due from other Banks,	56,664 27	9,609 30	39,908 85	34,795 53	5,733 59
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	383,277 29	276,098 40	373,922 31	562,862 30	303,369 22
Total amount of the Resources of the Bank,	453,480 30	300,909 29	447,274 39	615,302 81	329,492 28
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 8,000 00	April, 1855, 2 per cent., 3,000 00	October, 1854, 5 per cent., 10,000 00	October, 1854, 5 per cent., 15,000 00	October, 1854, 2 per cent., 3,000 00
	April, 1855, 4 per cent., 8,000 00	April, 1855, 4 per cent., 8,000 00	April, 1855, 4 per cent., 8,000 00	April, 1855, 5 per cent., 15,000 00	April, 1855, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	9,900 88	3,391 52	12,654 35	25,624 09	6,746 82
Amount of Debts due to the Bank, secured by a pledge on its Stock,	1,000 00	400 00	500 00	900 00	2,900 00
Amount of Debts due and not paid, and considered doubtful,	-	-	20,400 00	-	2,500 00

BANK RETURNS.

	WESTFIELD.			
	Springfield.	Western.	Hampden.	Westfield.
DUE FROM THE BANK.				
Capital Stock,	\$ 150,000 00	\$ 250,000 00	\$ 150,000 00	\$ 150,000 00
Bills in circulation,	162,352 00	189,679 00	132,710 00	124,517 00
Net profits on hand,	16,269 66	16,841 95	20,632 79	16,807 33
Balances due to other Banks,	-	25,945 43	5 25	989 15
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,384 36	38,549 03	29,877 58	22,765 04
Cash deposited bearing interest,	-	-	-	-
Total amount due from the Bank,	345,006 02	521,015 41	333,225 62	315,078 52
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	8,085 17	7,336 15	5,583 23	3,901 91
Real Estate,	16,093 57	35,350 48	8,150 74	5,051 54
Bills of Banks in this, and of the other New England States,	834 00	576 00	2,510 00	1,938 00

AUGUST 25, 1855.

55

Balances due from other Banks,	12,346 97	8,968 64	17,016 47	35,707 37	25,573 98
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	307,646 31	503,431 98	460,736 31	281,274 29	278,613 09
Total amount of the Resources of the Bank,	345,006 02	528,080 75	521,015 41	333,225 62	315,078 52
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 6 per cent., 9,000 00	October, 1854, 4 per cent., 12,000 00	October, 1854, 4 per cent., 10,000 00	October, 1854, 4 per cent., 6,000 00	October, 1854, 4 per cent., 6,000 00
	April, 1855, 5 per cent., 7,500 00		April, 1855, 4 per cent., 10,000 00	April, 1855, 4 per cent., 6,000 00	April, 1855, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	8,036 10	14,984 21	7,889 00	16,131 67	10,670 23
Amount of Debts due to the Bank, secured by a pledge on its Stock,	3,300 00	-	2,291 86	2,100 00	4,360 00
Amount of Debts due and not paid, and considered doubtful,	-	9,873 00	5,000 00	-	4,650 00

BANK RETURNS.

	ADAMS.	GT. BARRINGTON.	LEE.	PITTSFIELD.	
	Adams.	Mahalwe.	Lee.	Agricultural.	Pittsfield.
DUE FROM THE BANK.					
Capital Stock,	\$ 200,000 00	\$ 200,000 00	\$ 200,000 00	\$ 200,000 00	\$ 300,000 00
Bills in circulation,	169,843 00	191,348 00	144,421 00	242,227 00	307,986 00
Net profits on hand,	26,735 60	28,268 87	28,966 53	27,807 01	21,687 28
Balances due to other Banks,	1,060 14	2,090 57	5,265 03	3,208 85	10,985 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	30,160 90	26,874 20	18,083 22	57,598 83	45,179 88
Cash deposited bearing interest,	9,000 00	-	-	-	-
Total amount due from the Bank,	436,799 64	448,581 64	396,735 78	530,841 69	685,838 58
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	5,719 20	7,494 25	4,445 27	7,554 34	7,441 21
Real Estate,	3,450 00	2,733 92	2,330 00	8,800 00	1,616 00
Bills of Banks in this, and of the other New England States,	1,540 00	1,519 00	695 00	4,026 00	2,993 00

AUGUST 25, 1855.

57

Balances due from other Banks,	37,680 24	25,135 52	15,569 65	110,550 64	63,538 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	388,410 20	411,698 95	373,695 86	399,910 71	610,249 89
Total amount of the Resources of the Bank, ∞	436,799 64	448,581 64	396,735 78	530,841 69	685,838 58
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 3½ per cent., 7,000 00	October, 1854, 4 per cent. on 150,000 00 old capital, and 2 per cent. on 25,000 00 new capital, 6,500 00	October, 1854, 5 per cent., 10,000 00	October, 1854, 4 per cent., 8,000 00	October, 1854, 3 per cent., for 4 mos., 9,000 00
	April, 1855, 3½ per cent., 7,000 00		April, 1855, 5 per cent., 10,000 00	April, 1855, 4 per cent., 8,000 00	April, 1855, 4 per cent., for 10 mos., 12,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	17,904 18	20,027 68	20,777 79	17,641 08	4,873 54
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	400 00	1,771 09	-	5,200 00
Amount of Debts due and not paid, and considered doubtful,	-	-	-	-	-

BANK RETURNS.

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	
	Housatonic.	Neponset.	Dedham.	Blue Hill.	Mattapan.
DUE FROM THE BANK.					
Capital Stock,	\$ 150,000 00	\$ 100,000 00	\$ 250,000 00	\$ 150,000 00	\$ 100,000 00
Bills in circulation,	113,543 00	73,510 00	137,405 00	80,481 00	51,904 00
Net profits on hand,	10,335 85	10,230 21	49,484 45	10,872 21	15,582 20
Balances due to other Banks,	2,036 77	- - -	5,751 80	- - -	- - -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	32,175 55	41,171 46	75,397 62	92,412 48	37,469 54
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -
Total amount due from the Bank,	308,091 17	224,911 67	518,038 87	333,765 69	204,955 74
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	4,521 25	4,694 84	12,035 05	8,869 24	6,043 22
Real Estate,	2,250 00	- - -	- - -	- - -	6,000 00
Bills of Banks in this, and of the other New England States,	1,121 00	1,300 00	1,203 00	421 00	2,052 37

Balances due from other Banks,	25,322 39	18,933 37	7,700 58	26,022 21	16,659 03
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	274,876 53	199,983 46	497,100 24	298,453 24	174,201 12
Total amount of the Resources of the Bank,	308,091 17	224,911 67	518,038 87	333,765 69	204,955 74
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, $4\frac{1}{2}$ per cent. on 100,000 00 old stock, 4,500 00 and 3 per ct. on 50,000 00 new stock, 1,500 00 April, 1855, 4 per cent., 6,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	Nov., 1854, 4 per cent., 10,000 00 May, 1855, 4 per cent., 10,000 00 August, 1855, 4 per cent., 10,000 00	October, 1854, 3 per cent. on 100,000 00 3,000 00 1½ per cent. on 50,000 00 750 00 April, 1855, 3 per cent. on 150,000 00 5,250 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	2,998 27	5,658 12	39,811 78	2,429 35	11,476 17
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	-	150 00	-	7,500 00
Amount of Debts due and not paid, and considered doubtful,	-	-	-	50 00	-

BANK RETURNS.

	QUINCY.		RANDOLPH.		ROXBURY.	
	Mount Wollaston.	Quincy Stone.	Randolph.	People's.	Rockland.	
DUE FROM THE BANK.						
Capital Stock,	\$ 100,000 00	\$ 100,000 00	\$ 150,000 00	\$ 150,000 00	\$ 150,000 00	
Bills in circulation,	61,916 00	65,491 00	77,842 00	76,721 00	76,175 00	
Net profits on hand,	7,362 87	16,388 06	45,751 37	18,580 39	8,820 54	
Balances due to other Banks,	-	-	-	328 88	-	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	61,347 46	35,756 70	49,166 66	53,446 73	52,302 25	
Cash deposited, bearing interest,	-	-	-	20,000 00	-	
Total amount due from the Bank,	230,626 33	217,635 76	322,760 03	319,077 00	287,297 79	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	4,076 56	5,274 06	8,619 56	19,825 15	10,238 53	
Real Estate,	-	5,000 00	-	-	-	
Bills of Banks in this, and of the other New England States,	2,903 19	2,693 63	728 00	1,485 00	111 00	

AUGUST 25, 1855.

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Balances due from other Banks,	23,604 58	13,865 74	13,419 56	15,374 07	31,739 61
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the, balances due from other Banks, .	200,042 00	190,802 33	299,992 91	282,392 78	245,208 65
Total amount of the Resources of the Bank,	230,626 33	217,635 76	322,760 03	319,077 00	287,297 79
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 4,000 00	October, 1854, 4½ per cent., 4,500 00	October, 1854, 5 per cent., 7,500 00	October, 1854, 4 per cent., 6,000 00	October, 1854, 4 per cent., 4,000 00
	April, 1855, 4 per cent., 4,000 00	April, 1855, 4½ per cent., 4,500 00	April, 1855, 5 per cent., 7,500 00	April, 1855, 4 per cent., 6,000 00	April, 1855, 4 per cent., 5,768 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,601 62	11,913 98	32,211 45	12,589 39	1,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock,	3,700 00	1,600 00	-	3,400 00	500 00
Amount of Debts due and not paid, and considered doubtful,	-	343 99	-	1,424 00	-

BANK RETURNS.

	WEXMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.	Fall River.
DUE FROM THE BANK.					
Capital Stock,	\$ 150,000 00	\$ 150,000 00	\$ 100,000 00	\$ 300,000 00	\$ 350,000 00
Bills in circulation,	95,886 00	77,752 00	52,177 00	85,082 25	161,406 00
Net profits on hand,	26,017 09	14,755 23	8,082 00	5,307 44	44,547 05
Balances due to other Banks,	804 08	4,558 10	12,017 70	504 28	8 187 41
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	37,687 14	9,501 12	13,492 59	27,098 88	86,424 99
Cash deposited, bearing interest,	-	-	-	1,850 00	-
Total amount due from the Bank,	310,394 31	256,566 45	185,769 29	419,942 85	650,565 45
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,405 24	5,336 00	4,313 65	8,100 27	13,457 29
Real Estate,	6,000 00	500 00	3,900 00	3,000 00	8,400 84
Bills of Banks in this, and of the other New England States,	493 00	247 00	1,781 00	420 00	9,885 19

Balances due from other Banks,	6,519 94	3,544 16	3,000 00	34,954 83	25,133 82
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	292,976 13	246,939 29	172,774 64	373,367 75	593,688 31
Total amount of the Resources of the Bank,	310,394 31	256,566 45	185,769 29	419,842 85	650,565 45
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 6,000 00	Nov., 1854, 3½ per cent., 5,250 00	No dividend.	October, 1854, 4 per cent., 8,000 00	October, 1854, 3¾ per cent., 12,000 00
	April, 1855, 4 per cent., 6,000 00	May, 1855, 3½ per cent., 5,250 00		April, 1855, 4 per cent., 8,000 00	April, 1855, 3¾ per cent., 12,000 00
				July, 1855, 3½ per cent., 7,000 00	
Amount of Reserved Profits at the time of declaring the last Dividend,	16,106 12	9,801 73	11,041 12	1,540 76	28,976 83
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	300 00	-	12,000 00	2,000 00
Amount of Debts due and not paid, and considered doubtful,	-	-	5,000 00	-	-

BANK RETURNS.

	FALL RIVER.		NEW BEDFORD.		
	Massasoit.	Metacomet.	Bedford Commercial.	Marine.	Mechanics'.
DUE FROM THE BANK.					
Capital Stock,	\$ 200,000 00	\$ 600,000 00	\$ 600,000 00	\$ 600,000 00	\$ 400,000 00
Bills in circulation,	127,327 00	196,151 00	201,380 00	231,234 00	212,186 00
Net profits on hand,	29,335 81	28,327 64	39,936 59	45,852 47	18,248 98
Balances due to other Banks,	8,192 22	2,198 27	203,659 00	6,760 29	5,768 74
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	41,536 98	106,934 13	121,941 96	168,024 07	138,889 10
Cash deposited bearing interest,	- -	- -	9,831 57	10,473 14	- -
Total amount due from the Bank,	406,392 01	933,611 04	1,176,749 12	1,062,343 97	775,092 82
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	7,352 73	9,115 29	13,364 53	8,642 37	11,950 62
Real Estate,	- -	- -	27,662 60	8,126 07	9,000 00
Bills of Banks in this, and of the other New England States,	3,961 12	24,895 70	1,891 00	780 00	740 00

AUGUST 25, 1855.

Balances due from other Banks,	-	-	45,566 92	82,864 78	38,286 78	53,069 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	395,078 16		854,033 13	1,050,966 21	1,006,508 75	700,332 26
∞ Total amount of the Resources of the Bank,	406,392 01		933,611 04	1,176,749 12	1,062,343 97	775,092 82
Rate and amount of Dividends since the last Annual Return, with dates,	January, 1855, 4 per cent., 8,000 00	January, 1855, 3½ per cent., 21,000 00	October, 1854, 3½ per cent., 21,000 00	October, 1854, 4 per cent., 20,000 00	October, 1854, 3 per cent., 12,000 00	
	July, 1855, 4 per cent., 8,000 00	July, 1855, 3 per cent., 18,000 00	April, 1855, 4 per cent., 24,000 00	April, 1855, 4 per cent., 20,000 00	April, 1855, 3½ per cent., 14,000 00	
Amount of Reserved Profits at the time of declaring the last Dividend,	26,281 82	20,332 76	18,568 35	27,748 74	4,914 16	
Amount of Debts due to the Bank, secured by a pledge on its Stock,	800 00	-	-	500 00	-	
Amount of Debts due and not paid, and considered doubtful,	-	-	3,297 83	1,050 01	900 00	65

BANK RETURNS.

	NEW BEDFORD.		TAUNTON.		ABINGTON.
	Merchants'.	Bristol County.	Machinists'.	Taunton.	
DUE FROM THE BANK.					
Capital Stock,	\$ 600,000 00	\$ 350,000 00	\$ 200,000 00	\$ 350,000 00	\$ 150,000 00
Bills in circulation,	330,418 00	187,142 00	96,612 00	213,561 00	94,917 00
Net profits on hand,	68,642 34	38,619 56	28,938 41	54,480 34	22,721 23
Balances due to other Banks,	15,091 61	928 15	447 00	7,647 87	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	277,070 17	75,373 61	53,174 18	125,547 63	26,749 62
Cash deposited bearing interest,	8,072 05	-	-	-	-
Total amount due from the Bank,	1,299,294 17	652,063 32	379,171 59	751,236 84	294,387 85
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	43,091 01	11,063 94	7,095 62	10,627 87	4,847 60
Real Estate,	10,000 00	10,000 00	-	10,000 00	5,829 09
Bills of Banks in this, and of the other New England States,	635 00	3,429 50	4,794 00	1,709 00	1,833 00

Balances due from other Banks,	35,319 00	12,697 94	20,473 76	24,366 67	7,730 05
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	1,210,249 16	614,871 94	346,808 21	704,539 30	274,148 11
Total amount of the Resources of the Bank,	1,299,294 17	652,063 32	379,171 59	751,236 84	294,387 85
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4 per cent., 24,000 00 April, 1855, 4 per cent., 24,000 00	October, 1854, 4 per cent., 14,000 00 April, 1855, 4 per cent., 14,000 00	October, 1854, 3 per cent. on 150,000 00 4,500 00 April, 1855, 4 per cent. on 200,000 00 8,000 00	October, 1854, 4 per cent., 14,000 00 April, 1855, 4½ per cent., 15,750 00	October, 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	39,031 80	24,202 34	30,026 73	37,019 38	15,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	2,200 00	-	1,400 00	1,090 00
Amount of Debts due and not paid, and considered doubtful,	5,000 00	17,326 06	271 63	-	-

BANK RETURNS.

	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.		WAREHAM.
	Hingham.	North Bridgewater.	Old Colony.	Plymouth.	Wareham.
DUE FROM THE BANK.					
Capital Stock,	\$ 140,000 00	\$ 100,000 00	\$ 150,000 00	\$ 150,000 00	\$ 100,000 00
Bills in circulation,	85,770 00	80,484 00	124,948 00	140,078 00	84,392 00
Net profits on hand,	24,922 92	8,012 74	20,362 44	7,772 75	-
Balances due to other Banks,	-	-	843 04	-	2,933 73
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	26,911 32	25,210 26	20,641 91	48,768 03	42,022 54
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the Bank,	277,604 24	213,707 00	316,795 39	346,618 78	229,348 27
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	6,700 66	3,945 64	7,580 72	9,581 41	3,569 68
Real Estate,	5,000 00	-	2,500 00	3,200 00	7,657 50
Bills of Banks in this, and of the other New England States,	4,594 50	4,447 00	1,703 00	5,462 84	4,882 00

AUGUST 25, 1855.

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Balances due from other Banks,	7,237 67	15,751 93	22,629 01	23,745 53	14,926 16
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	254,071 41	189,562 43	282,382 66	304,629 00	198,312 93
Total amount of the Resources of the Bank,	277,604 24	213,707 00	316,795 39	346,618 78	229,348 27
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 4½ per cent., 6,000 00	April, 1855, 3 per cent., 3,000 00	October, 1854, 5 per cent., 7,500 00	October, 1854, 5 per cent., 7,500 00	No dividend.
	April, 1855, 4½ per cent., 6,000 00	April, 1855, 4 per cent., 6,000 00	April, 1855, 4 per cent., 6,000 00	April, 1855, 4 per cent., 6,000 00	
Amount of Reserved Profits at the time of declaring the last Dividend,	17,235 33	2,391 89	24,049 82	11,331 22	5,431 79
Amount of Debts due to the Bank, secured by a pledge on its Stock,	485 00	-	-	1,000 00	-
Amount of Debts due and not paid, and considered doubtful,	8,700 00	-	3,000 00	5,000 00	-

BANK RETURNS.

	FALMOUTH.	PROVINCETOWN.	YARMOUTH.	NANTUCKET.
	Falmouth.	Provincetown.	Barnstable.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	\$ 100,000 00	\$ 100,000 00	\$ 350,000 00	\$ 200,000 00
Bills in circulation,	93,748 00	65,922 00	236,071 00	154,369 00
Net profits on hand,	9,643 86	7,526 13	55,075 18	54,104 15
Balances due to other Banks,	-	17,412 99	-	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	2,725 22	11,548 97	17,416 14	225,351 31
Cash deposited, bearing interest,	-	-	-	-
Total amount due from the Bank,	212,477 08	202,410 09	658,562 32	633,824 46
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	4,047 56	10,234 65	9,932 11	14,130 71
Real Estate,	4,400 00	3,700 00	2,000 00	10,000 00
Bills of Banks in this, and of the other New England States,	3,720 00	482 00	1,532 00	4,391 00

AUGUST 25, 1855.

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Balances due from other Banks,	57,954 13	3,000 00	42,320 28	240,049 57
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	142,355 39	184,993 44	602,777 93	365,253 18
Total amount of the Resources of the Bank,	212,477 08	202,410 09	658,562 32	633,824 46
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1854, 3 per cent., 3,000 00	New Bank.	October, 1854, 4 per cent., 14,000 00	October, 1854, 5 per cent., 10,000 00
	April, 1855, 3½ per cent., 3,500 00		April, 1855, 4 per cent., 14,000 00	April, 1855, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,338 27	-	42,540 05	42,370 47
Amount of Debts due to the Bank, secured by a pledge on its Stock,	500 00	1,075 00	7,920 00	-
Amount of Debts due and not paid, and considered doubtful,	-	-	-	2,000 00

A G G R E G A T E.

DUE FROM THE BANKS.		37 Banks in Boston.	132 Banks out of Boston.	Total—169 Banks.
Capital Stock paid in,	. . . . .	\$ 32,710,000 00	\$ 25,922,350 00	\$ 58,632,350 00
Bills in circulation,	. . . . .	7,562,289 00	15,553,735 55	23,116,024 55
Net profits on hand,	. . . . .	4,086,762 98	2,999,516 31	7,086,279 29
Balances due to other Banks,	. . . . .	5,384,547 71	563,288 08	5,947,835 79
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, their bills in circulation profits and balances due to other Banks excepted,	. . . . .	15,176,690 56	6,302,026 94	21,478,717 50
Cash deposited, bearing interest,	. . . . .	263,599 85	230,942 65	494,542 50
Total amount due from the Banks,	. . . . .	65,183,890 10	51,571,859 53	116,755,749 63
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking-houses,	. . . . .	3,348,830 40	1,060,571 95	4,409,402 35
Real Estate,	. . . . .	650,466 44	631,135 47	1,281,601 91
Bills of Banks in this and of the other New England States,	. . . . .	4,082,457 10	465,253 38	4,547,710 48

Balances due from other Banks,	3,447,706 64	3,562,616 69	7,010,323 33
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	53,654,429 52	45,852,282 04	99,506,711 56
Total amount of the Resources of the Banks,	65,182,890 10	51,571,859 53	116,755,749 63
Rate and amount of Dividends since the last Annual Returns, with dates,	October, 1854, 1,154,451 79 April, 1855, 1,272,998 00	October, 1854, 912,891 15 April, 1855, 955,114 65	October, 1854, 2,067,342 94 April, 1855, 2,228,112 65
Amount of Reserved Profits at the time of declaring the last Dividends,	2,537,431 25	1,947,994 37	4,485,425 62
Amount of Debts due to the Banks, secured by pledge on their Stock,	436,637 47	312,998 19	749,635 66
Amount of Debts due and not paid, and considered doubtful,	265,115 38	200,002 23	465,117 61

Average Dividend of thirty-six Banks in Boston from which the amount is returned in October, 1854, is $3\frac{57}{100}$ per cent.; of thirty-seven Banks in April, 1855, is $3\frac{89}{100}$ per cent.

Average Dividend of one hundred and thirteen Banks out of Boston in October, 1854, is $3\frac{85}{100}$ per cent.; of one hundred and twenty-two Banks in April, 1855, is $3\frac{90}{100}$ per cent. Average Dividend of one hundred and forty-nine Banks in and out of Boston in October, 1854, is $3\frac{62}{100}$ per cent.; of one hundred and fifty-nine Banks, in April, 1855, is $3\frac{89}{100}$ per cent.

REMARKS.

EAGLE BANK, BOSTON—"Amount of debts due and considered doubtful," includes \$2,544.50 due from Cochituate Bank.

SUFFOLK, JOHN HANCOCK, LYNN MECHANICS' and SALISBURY BANKS, include in "Amount of all Debts due," &c., "loans to Commonwealth."

SHOE AND LEATHER DEALERS' and STATE, include checks on Boston Banks in "Amount of Bills of this and other New England States."

SHAWMUT—October dividend was 2 per cent. on new stock, and 4 per cent. on old stock.

BLACKSTONE—October dividend was \$14,000 on old, and \$5,395.79 on new stock.

MECHANICS'—Extra dividend of $12\frac{1}{2}$ per cent. in October.

CONWAY BANK commenced operations Sept. 1854, with \$50,000; balance paid November, 1854.

CITY, LYNN—Profits over dividend in April, charged to outfit.

The following Banks, chartered by the Legislature of 1855, are not embraced in the foregoing Abstract, viz :—

Location.	Name.	Amount of Capital.	Commenced Operation.
Gloucester, . . .	Cape Ann, . . .	\$ 150,000 00	— —
Harwich, . . .	Cape Cod, . . .	100,000 00	— —
Boston, . . .	Mutual Redemption,	3,000,000 00	— —

The Capital Stock of the following Banks was increased at the Session of 1855, viz :—

Location.	Name of Bank.	Amount of Increase.	Remarks.
Brighton, . . .	Brighton Market, .	\$ 100,000 00	Paid.
Worcester, . . .	City, . . .	100,000 00	Paid.
Fairhaven, . . .	Fairhaven, . . .	100,000 00	Paid.
New Bedford, . . .	Marine, . . .	100,000 00	Paid.
Milford, . . .	Milford, . . .	50,000 00	\$34,000 paid in.
Newburyport, . . .	Ocean, . . .	50,000 00	
Rockport, . . .	Rockport, . . .	50,000 00	Paid.
Haverhill, . . .	Union, . . .	50,000 00	Paid.

The following Table shows the Aggregate of the several Banks in 1854.

DUE FROM THE BANKS.		36 Banks in Boston.	117 Banks out of Boston.	Total—153 Banks.
Capital Stock paid in,	. . . . .	\$ 31,018,610 00	\$ 23,474,050 00	\$ 54,492,660 00
Bills in circulation,	. . . . .	8,773,057 00	16,030,701 25	24,803,758 25
Net profits on hand,	. . . . .	3,791,199 81	2,543,830 32	6,335,030 13
Balances due to other Banks,	. . . . .	6,535,632 68	394,466 27	6,930,098 95
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	. . . . .	13,288,894 61	5,494,386 50	18,783,281 11
Cash deposited bearing interest,	. . . . .	377,854 02	185,459 94	563,313 96
Total amount due from the Banks,	. . . . .	63,785,248 12	48,122,894 28	111,908,142 40
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking-houses,	. . . . .	2,891,624 29	936,778 59	3,828,402 88
Real Estate,	. . . . .	653,865 51	532,643 64	1,186,509 15
Bills of Banks in this, and of the other New England States,	. . . . .	4,821,996 32	503,598 47	5,325,594 79

Balances due from other Banks,	4,335,953 94	3,889,728 36	8,225,682 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	51,081,808 06	42,260,145 22	93,341,953 28
Total amount of the Resources of the Banks,	63,785,248 12	48,122,894 28	111,908,142 40
Rate and amount of Dividends since the last Annual Returns, with dates,	October, 1853, 388,750 00	October, 1853, 575,260 00	October, 1853, 964,010 00*
	April, 1854, 1,218,600 00	April, 1854, 896,027 00	April, 1854, 2,114,627 00
Amount of Reserved Profits at the time of declaring the last Dividends,	2,320,169 13	1,634,166 06	3,954,335 19
Amount of Debts due to the Banks, secured by a pledge on their Stock,	294,255 13	234,778 78	529,033 91
Amount of Debts due and not paid, and considered doubtful,	203,527 81	113,103 95	316,631 76

Average Dividend of thirty-four Banks in Boston, from which the amount is returned in April, 1854, is $4\frac{11}{100}$ per cent. Average Dividend of one hundred and seven Banks out of Boston, in April, 1854, is $3\frac{92}{100}$ per cent. Average Dividend of one hundred and forty-one Banks in the State, in April, 1854, is $4\frac{6}{100}$ per cent.

* Many of the banks failed to make return of their October dividends.



ABSTRACT
EXHIBITING THE CONDITION
OF THE
INSTITUTIONS FOR SAVINGS,
IN MASSACHUSETTS,
ON THE
LAST SATURDAY OF AUGUST,
1855.

PREPARED FROM OFFICIAL RETURNS,
BY EPHRAIM M. WRIGHT,
SECRETARY OF THE COMMONWEALTH.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE,
1855.

The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the eleventh day of September, and had reference to their condition on the fourth Saturday, being the twenty-fifth day of August, 1855.

All the Returns have been received.

INSTITUTIONS FOR SAVINGS.

	BOSTON.				CHELSEA.	ANDOVER.
	Provident Institution for Savings.	Suffolk Savings Bank for Seamen and others.	East Boston Savings Bank.	Chelsea Savings Bank.		
Number of Depositors,	27,381	7,738	424	522	1,037	
Amount of Deposits,	\$ 5,198,079 86	\$ 1,963,340 28	\$ 69,537 90	\$ 11,066 73	\$ 248,008 31	
Public Funds,	257,520 00	26,265 95	-	-	-	
Loans on Public Funds,	-	-	-	-	-	
Bank Stock,	1,465,180 00	199,950 00	23,271 87	5,600 00	32,000 00	
Loans on Bank Stock,	58,500 00	28,220 00	4,900 00	-	600 00	
Deposits, in Banks, bearing interest,	50,000 00	-	371 33	771 82	1,372 69	
Railroad Stock,	-	-	-	-	-	
Loans on Railroad Stock,	2,000 00	19,000 00	-	-	-	
Invested in Real Estate,	112,807 97	-	-	-	1,928 60	
Loans in Mortgage of Real Estate,	1,987,122 50	1,003,700 00	32,000 00	4,996 25	88,994 37	
Loans to County or Town,	427,723 00	-	500 00	-	17,845 00	
Loans on Personal Security,	1,047,500 00	802,320 00	10,000 00	-	104,096 29	

Cash on hand,	111,414 19	11,968 52	218 07	771 82	1,171 36
Rate and amount of ordinary Dividend. for last year,	4 per cent., 186,198 21	4 per cent., 71,215 81	4½ per cent., 2,689 64	4 per cent., 101 23	5 per cent., 1,178 83
Average annual per cent. of Dividends, of ast five years,	8 per cent.	8 per cent.	8 per cent.	Less than 5 years.	6 ⅔ per cent.
Annual Expenses of the Institution,	18,710 23	7,188 78	400 00	292 98	560 00

PROVIDENT INSTITUTION FOR SAVINGS IN BOSTON.—The Public Funds are—Massachusetts Scrip, \$257,520. The Bank Stock is owned as follows:—Atlantic, \$21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 32,100; Eagle, 31,500; Granite, 34,000; Globe, 31,500; Hamilton, 22,500; Massachusetts, 22,500; Merchants, 130,000; New England, 23,900; Market, 36,400; North, 23,000; State, 39,489; Suffolk, 30,600; Shoe and Leather Dealers', 50,000; Tremont, 56,200; Union, 31,200; Washington, 33,700; Webster, 726,700.

Loans on Bank Stock are—100 shares Tremont, \$7,000; 90 shares Merchants', 7,000; 100 shares Market, 60 do. Boston, \$8,000; 30 shares Charles River, 2,000; 100 shares Bank of Commerce, 150 do. Blackstone, 15,000; 70 shares Suffolk, 5,000; 100 shares Leighon, 3,000; 45 shares Suffolk, 4,000; 27 shares Merchants', 9 do. Union, 4 do. State, 22 do. Boston, 2 do. Massachusetts, 24 do. Suffolk, 6 do. New England, 7,500.

Deposit bearing interest is in the Boston Bank, \$50,000.

Loan on Railroad Stock is—30 shares Nashua and Lowell, \$2,000.

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS.—The Public Funds are—City of Boston, \$7,500; City of Roxbury, 18,765.95. The Bank Stock is owned as follows:—130 shares Market, \$10,500; 203 shares Atlas, 20,800; 150 shares Washington, 15,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers', 15,000; 100 shares Granite, 10,000; 50 shares Railroad, 3,750; 11 shares New England, 1,100; 175 shares Bay State, 17,500; 150 shares City, 15,000; 100 shares Union, 10,000; 100 shares Bank of N. America, 10,000; 83 shares Merchants', 8,300; 1

250 shares Columbian, 25,000; 20 shares Massachusetts, 5,000; 125 shares Webster, 12,500.

Loans on Bank Stock are:—43 shares Merchants', \$3,870; 88 shares Boston, 3,950; 100 shares Granite, 8,000; 140 shares Mattapan, 7,500; 6 shares Globe, 13 do. Market, 5,000, (additional to mortgage.)

Loans on Railroad Stock are—130 shares Fitchburg, \$9,000; 26 shares Fitchburg, and 20 do. Lowell, 10,000.

EAST BOSTON SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares Webster, \$3,000; 25 shares National, 2,500; 50 shares Bank of North America, 5,000; 27 shares Merchants, 2,713.7; 100 shares Maverick, 10,000.

Loan on Bank Stock is—60 shares Maverick, \$4,000.

Deposit bearing interest is in the Maverick Bank, \$371.33.

CHELSEA SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares Tradesman's, \$3,000; 6 shares North, 600; 10 shares Howard Banking Company, 1,000; 10 shares Eliot, 1,000.

Deposit bearing interest is in the Tradesman's Bank, \$771.82.

ANDOVER SAVINGS BANK.—The Bank Stock is owned as follows:—Andover, \$10,000; Granite, 6,000; Blackstone, 6,000; Bay State, 5,000; Webster, 5,000.

Loans on Bank Stock are—10 shares Andover, \$600.

Deposit bearing interest is in the Andover Bank, \$1,372.69.

INSTITUTIONS FOR SAVINGS.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	1,018	449	2,905	1,062	1,602
Amount of Deposits,	\$ 174,372 71	\$ 48,866 27	\$ 529,547 05	\$ 168,405 29	\$ 203,113 06
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	53,451 05	40,476 58	170,600 00	49,300 00	21,000 00
Loans on Bank Stock,	7,750 00	-	90,300 00	-	32,010 00
Deposits, in Banks, bearing interest,	10,000 00	-	-	-	3,000 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	1,300 00	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	48,656 42	3,125 00	227,700 00	72,240 00	92,421 00
Loans to County, or Town,	20,429 00	8,000 00	16,500 00	-	34,360 00
Loans on Personal Security,	28,734 00	550 00	26,000 00	47,100 00	22,865 00

Cash on hand,	5,352 24	281 96	1,852 54	6,770 99	181 81
Rate and amount of ordinary Dividend, for last year	5 per cent., 6,790 30	5 per cent., 2,046 22	5 per cent., 24,250 98	4 per cent., 5,445 18	5 per cent., 9,171 99
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	6 $\frac{7}{10}$ per cent.	6 $\frac{1}{2}$ per cent.	7 $\frac{8}{10}$ per cent.	6 $\frac{1}{2}$ per cent.
Annual Expenses of the Institution,	350 00	107 95	1,200 00	333 97	645 33

DANVERS SAVINGS BANK.—The Bank Stock is owned as follows:—Village, \$15,535.05; Warren, 4,538; Commerce, 8,164; North America, 2,215; Rockport, 1,000; Exchange, 8,380; Commercial, 700; Naumkeag, 507.50; Tremont, 1,411.50; Washington, 6,000; National, 5,000.

Loans on Bank Stock are—62 shares Village, \$5,100; 5 shares Warren, 12 do. Merchants', Boston, 1,500; 6 shares Lynn Mechanics', 1 do. Salem, 7 do. North, 1,150.

The Deposit bearing interest is in the Village Bank, \$10,000.

Loans to County or Town are—\$3,500 to Town of Danvers, and 16,929 to County of Essex.

CAPE ANN SAVINGS BANK.—The Bank Stock is owned as follows:—32 shares Gloucester, \$3,386.50; 37 shares Tremont, 3,666; 41 shares Exchange, 4,185.70; 25 shares Grocers', 2,455; 7 shares Merchants', 711.25; 5 shares Webster, 512.50; 18 shares Rockport, 1,882.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 18 shares Eagle, 1,957.50.

HAVERHILL SAVINGS BANK.—The Bank Stock is owned as follows:—Haverhill, \$18,300; Essex, 16,700; Merrimack, 13,500; Andover, 3,200; Bay State, 2,000; National, 20,000; North America, 19,500; Exchange, 12,000; Blackstone, 10,000; Howard, 10,000; Webster, 10,000; Shawmut,

8,700; North, 7,100; Atlas, 5,000; Faneuil Hall, 4,000; Atlantic, 3,500; Columbian, 3,000; Eagle, 2,700; Shoe and Leather Dealers', 800; State, 600. Loans on Bank Stock are—Merrimack, \$1,200; Haverhill, 2,700; Union, 8,150; Essex, 23,100; Mechanics', (Boston), 20,300; Howard, 11,700; Exchange, 6,300; Union, 900; Blackstone, 900; Faneuil Hall, 1,700; Merchants', 900; Malden, 10,850; Abington, 450; Bunker Hill, 1,150.

Loans on Railroad Stock are—Taunton Branch, \$700; Boston and Worcester, 600.

ESSEX SAVINGS BANK.—The Bank Stock is owned as follows:—200 shares Bay State, \$20,000; 85 shares Webster, 8,500; 40 shares Merchants', 4,000; 38 shares Tremont, 3,800; 40 shares Bank of Commerce, 4,000; 60 shares Bank of North America, 6,000; 10 shares Union, 1,000; 20 shares Shawmut, 2,000.

LYNN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—100 shares Lynn Mechanics', \$3,000; 30 shares Leighton, 3,000; 10 shares City, 1,000; 50 shares Columbian, 5,000; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, 2,000.

Loans on Bank Stock are—45 shares Howard Bank, \$3,850; 40 shares Shoe and Leather Dealers', 3,600; 10 shares Exchange, 900; 40 shares Woburn, 3,000; 71 shares Lynn Mechanics', 4,700; 173 shares Leighton, 14,660; 10 shares City, 900; 5 shares Worcester, 400.

Deposit bearing interest is in the Lynn Mechanics' Bank, \$3,000.

INSTITUTIONS FOR SAVINGS.

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyport and Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in the City of Cambridge.
Number of Depositors,	5,737	172	8,756	1,270	1,189
Amount of Deposits,	\$1,168,118 77	\$11,454 41	\$1,676,137 90	\$213,021 40	\$210,523 50*
Public Funds,	37,000 00	-	267,888 69	2,000 00	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	432,080 00	9,139 50	174,071 80	87,705 00	8,726 00
Loans on Bank Stock,	3,345 00	-	*69,900 00	4,500 00	12,500 00
Deposits, in Banks, bearing interest,	4,666 98	-	38,497 35	-	-
Railroad Stock,	64,314 00	-	55,600 00	-	-
Loans on Railroad Stock,	736 00	-	112,600 00	-	-
Invested in Real Estate,	3,000 00	-	-	5,500 00	-
Loans in Mortgage of Real Estate,	236,018 56	2,100 00	80,328 07	30,946 00	155,751 80
Loans to County, or Town,	178,600 00	-	384,489 37	33,000 00	-
Loans on Personal Security,	† 198,920 49	-	537,800 00	50,411 00	32,700 00

Cash on hand,	17,441 89	478 96	10,000 00	4,965 71	845 70
Rate and amount of ordinary Dividend, for last year,	6 per cent., 65,347 50	5 per cent., 310 90	5 per cent., 80,638 45	6 per cent., 11,264 82	4 per cent., 7,366 83
Average annual per cent. of Dividends, of last five years,	6 per cent.	Less than 5 years.	6½ per cent.	6 1/10 per cent.	7 per cent.
Annual Expenses of the Institution,	3,271 72	60 00	3,200 00	375 00	550 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND VICINITY.—The Public Funds are—Massachusetts 5 per cent. Scrip, \$37,000. The Bank Stock is owned as follows:—North, \$12,200; Shoe and Leather Dealers', 15,600; Exchange, 1,740; Suffolk, 2,200; Columbian, 20,000; Traders', 24,100; Fanciful State, 1,740; Tremont, 2,900; Eagle, 16,900; Union, 20,800; Fanciful Hall, 12,800; Washington, 30,300; Atlas, 25,000; Atlantic, 13,700; Webster, 11,850; Bank of Commerce, 14,700; City, 10,200; Globe, 8,300; Webster, 5,000; Granite, 29,600; Merchants, Newburyport, 44,240; Hamilton, 10,000; Mechanics', Newburyport, 18,000; Massachusetts, 8,250; Ocean, Newburyport, 3,500; Merchants, 29,200; New England, 5,000; Gloucester, 6,000. Loans on Bank Stock are—8 shares Grocers', Boston, \$650; 6 shares Mechanics', Newburyport, 500; 1 share Mechanics', 3 do. Merchants', Newburyport, 145; 29 shares Merchants', Newburyport, 800; 16 shares Union, Haverhill, 1,250.

Deposit bearing interest is in the Ocean Bank, Newburyport, \$4,665.98. Loans on Railroad Stock are—30 shares Eastern, \$436; 5 shares Fitchburg, 300.

Railroad Stock owned is 20 shares Lowell, 300 shares Fitchburg, 50 shares Boston and Maine, 100 shares Boston and Worcester, valued at \$44,050; also, 8 shares East Boston Ferry Company, \$264; 20 shares Fifty Associates Company, 20,000, included in R. R. Stock.

ROCKPORT SAVINGS BANK.—The Bank Stock is owned as follows:—Howard, \$1,000; National, 2,527.75; Webster, \$15.75; Blackstone, 824; Tremont, 1,052.50; Granite, 539.50; Rockport, 864.50; Village, Danvers, 1,040; Gloucester, 424; Bass River, Beverly, 391.50.

SALEM SAVINGS BANK.—The Public Funds owned are—Massachusetts 5 per cent., \$101,000; Maine 6 per cent., 8,000; Ohio 6 per cent., 78,669.37; Pennsylvania 5 per cent., 80,219.32.

The Bank Stock is owned as follows:—Exchange, \$4,133.33; Marblehead, 2,000; Asiatic, 4,980; Commercial, 3,200; Columbian, 14,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 12,500; Metropolitan, 11,000; Columbian, 7,000.

Deposit bearing interest is in Merchants' Bank, \$38,497.35.

* This sum includes \$35,000 loaned to Banks.

† Included in the "Loan on Personal Security."

Loans on Bank Stock are—Bank of Commerce, \$9,000; Exchange, Boston, 9,000; Merchants', 5,000; Tremont, 1,000; Naumkeag, 5,000; Shoe and Leather Dealers', 1,400; Exchange and Rockland, 4,500.

Loans to Banks—Commercial, \$20,000; Merchants', 15,000. The Railroad Stock owned is—Portland, Saco and Portsmouth, \$36,100; do. Bonds, 9,500; Boston and Worcester Bonds, 10,000.

Loans on Railroad Stock are—Boston and Worcester, \$15,100; Eastern, 15,000; Fitchburg, 5,000; Western, 10,000; New York Central, 30,000; Michigan, 11,000; Bonds Northern, 2,000; do. New York Central, 15,500; do. Mad River Railroad, 3,000. Eastern and Salem Turnpike and Chelsea Bridge Corporation, \$6,000.

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY.—The Public Funds owned are—Massachusetts 5 per cent., \$2,000.

The Bank Stock is owned as follows:—50 shares Powow River, \$5,006; 63 shares Bay State, 6,300; 42 shares Railroad, 3,150; 56 shares Merchants', 5,600; 25 shares Union, 2,500; 25 shares Globe, 2,500; 38 shares Suffolk, 3,800; 43 shares Boston, 2,150; 25 shares Columbian, 2,500; 52 shares State, 3,120; 15 shares Atlantic, 1,500; 60 shares Bank of Commerce, 6,000; 25 shares Atlas, 2,500; 13 shares Fanciful Hall, 1,300; 31 shares Tremont, 3,100; 25 shares Shoe and Leather Dealers', 2,500; 8 shares Traders', 800; 41 shares Grocers', 4,085; 12 shares Granite, 1,200; 50 shares Exchange, 5,000; 37 shares Shawmut, 3,700; 40 shares Webster, 4,000; 10 shares City, 1,000; 44 shares Blackstone, 4,400; 30 shares Eagle, 3,000; 25 shares Eliot, 2,500; 10 shares Howard, 1,000; 15 shares New England, 1,500; 20 shares Boylston, 2,000.

Loan on Bank Stock is Howard, \$4,500.

SAVINGS INSTITUTION IN CAMBRIDGE.—The Bank Stock is owned as follows:—7 shares Cambridge, \$630; 25 shares Charles River, 2,525; 15 shares Lechmere, 1,500; 40 shares Bank of Commerce, 4,070.

Loans on Bank Stock are—25 shares New England, \$2,000; 20 shares Fitchburg, 1,500; 70 shares National, 6,000; 27 shares Merchants', 2,000; 8 shares Tremont and 5 shares Charles River, 1,000.

"Loan on Personal Security," is an annuity in trust in Massachusetts Hospital Life Insurance Company, \$4,250.40; Loan on annuity in do., \$2,000; Loans to corporations, \$64,450; Loans on pledge of stocks, \$16,400.

INSTITUTIONS FOR SAVINGS.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	271	3,129	2,026	659	3,694
Amount of Deposits,	\$ 29,483 68	\$ 613,246 33	\$ 457,448 44	\$ 124,669 65	\$ 929,315 40
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	17,375 33	33,062 00	153,000 00	13,200 00	164,900 00
Loans on Bank Stock,	7,050 00	7,359 00	15,900 00	31,250 00	62,500 00
Deposits, in Banks, bearing interest,	1,000 00	-	-	-	65,000 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	300 00	10,525 00	18,050 00	1,000 00	-
Invested in Real Estate,	-	-	-	1,500 00	-
Loans in Mortgage of Real Estate,	3,500 00	466,920 00	193,175 00	44,491 50	303,960 00
Loans to County, or Town,	-	16,000 00	83,735 00	22,000 00	155,500 00
Loans on Personal Security,	-	108,700 00	28,738 00	15,525 00	178,000 00

Cash on hand,	724 41	12,370 50	7,985 66	525 94	*
Rate and amount of ordinary Dividend, for last year,	4 per cent., 875 78	4 per cent., 21,794 08	4 per cent., 16,366 71	4 per cent.	5 per cent., 35,988 54
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	7 $\frac{5}{10}$ per cent.	7 per cent. and a fraction.		7 $\frac{3}{4}$ per cent.
Annual Expenses of the Institution,	200 00	1,700 66	908 00	550 00	1,924 71

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CAMBRIDGEPORT SAVINGS BANK.—The Bank Stock is owned as follows: 40 shares Eliot, \$3,995.33; 25 shares Webster, 2,525; 56 shares Cambridge, 5,855; 50 shares Cambridge City, 5,000.
Loans on Bank Stock are—23 shares Cambridge City, \$2,050; 56 shares Eliot 5,000.
Deposit bearing interest is in the Cambridge Bank, \$1,000.
Loans on Railroad Stock are—13 shares Fitchburg, \$300.

WARREN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—20 shares City, \$1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 41 shares Traders', 4,509; 8 shares Atlantic, 824; 35 shares Market, 2,765; 43 shares Eagle, 4,834.
Loans on Bank Stock are—30 shares Dedham, \$2,200; 36 shares Bunker Hill, 2,984; 33 shares Railroad and 4 shares Bunker Hill, 2,175.
Loans on Railroad Stock are—141 shares Fitchburg, \$10,000; 7 do. do., 525.

MIDDLESEX INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—100 shares National, \$10,000; 100 shares Webster, 10,000; 50 shares Howard, 5,000; 160 shares Merchants', 16,000; 100 shares City, 10,000; 150 shares State, 9,000; 100 shares Eagle, 10,000; 14 shares Hamilton, 1,400; 25 shares Granite, 2,500; 50 shares Columbian, 5,000; 100 shares Shoe and Leather Dealers', 10,000; 15 shares Traders', 1,500; 150 shares Bank of Commerce, 15,000; 62 shares Tremont, 6,200; 40 shares Grocers', 4,000; 75 shares Bank of North America, 7,500; 50 shares Shawmut, 5,000; 50 shares Faneuil Hall, 5,000; 100 shares Eliot, 10,000; 85 shares Concord, 8,500; 9 shares Lowell, 900; 5 shares Framingham, 500.

* Answer—"Due the Appleton Bank, \$544.60."

Loans on Bank Stock are—10 shares Plymouth, \$900; 60 shares Grocers', 5,000; 100 shares Boston, 37 Webster, and 22 Shoe and Leather Dealers', 10,000.
Loans on Railroad Stock are—159 Fitchburg, \$11,800; 30 Worcester, 2,500; 37 Peterborough and Shirley, 2,250; 20 Fitchburg and 11 Western, 1,500.

FRAMINGHAM SAVINGS BANK.—The Bank Stock is owned as follows:—Framingham, \$2,000; Traders', 1,000; Webster, 1,500; Eliot, 5,200; Commerce, 3,500.

Loans on Bank Stock are—10 shares Grafton, 186 shares Framingham, 10 shares Traders', 85 shares Merchants', 20 shares Eliot, 27 shares Bank of Commerce, 10 shares Granite, 20 shares Exchange, \$31,250.
Loan on Railroad Stock is 12 shares Western, \$1,000.

CITY INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows: Appleton, \$20,000; Prescott, 13,300; Railroad, 900; Wamesit, 10,000; Tremont, 12,700; Boylston, 4,000; Shawmut, 1,500; Exchange, 5,000; Granite, 15,000; Blackstone, 15,000; National, 15,000; Eliot, 5,000; Bank of Commerce, 15,000; Bank of North America, 20,000; Webster, 5,000; Bay State, 2,500; Pemberton, 5,000.

Loans on Bank Stock are—219 shares Appleton, \$19,200; 90 shares Tremont, 8,000; 25 shares Webster, 21 Atlas, 10 Bank of North America, 5,000; 19 shares Wamesit, 10 Appleton, 2,600; 209 shares Exchange, 18,500; 37 shares Prescott, 4 Appleton, 20 Railroad, 5,000; 15 Wamesit, 10 Appleton, 2,200; 10 Bunker Hill, 15 Wamesit, 2,000.

Deposits bearing interest are in Bank of Commerce, \$40,000; Traders', 25,000.

	LOWELL.	NEWTON.	WALTHAM.	BLACKSTONE.	CLINTON.
	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Blackstone Savings Bank.	Clinton Savings Bank.
Number of Depositors,	5,682	130	249	142	193
Amount of Deposits,	\$ 1,120,816 92	\$ 10,093 37	\$ 35,286 00	\$ 20,066 43	\$ 23,213 41
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	232,660 00	1,500 00	4,492 00	14,415 50	-
Loans on Bank Stock,	33,000 00	-	-	-	-
Deposits, in Banks, bearing interest,	209,000 00	-	-	1,929 25	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	20,334 06	-	-	-	-
Loans in Mortgage of Real Estate,	183,341 00	6,805 00	22,341 80	-	8,430 00
Loans to County, or Town,	442,475 00	500 00	-	2,000 00	4,000 00
Loans on Personal Security,	-	1,500 00	8,230 25	2,645 00	9,000 00

Cash on hand,	6 86	117 59	1,065 28	1,229 25	2,429 75
Rate and amount of ordinary Dividend for last year,	4 per cent., 43,672 63	5 per cent., 461 02	5 per cent., 1,332 77	6 per cent.	5 per cent., 814 08
Average annual per cent. of Dividends, of last five years,	7 $\frac{3}{8}$ per cent.	6 $\frac{1}{2}$ per cent.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution,	2,400 00	31 00	300 00	115 00	92 79

LOWELL INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Eagle, \$37,500; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Globe, 15,000; City, 12,000; New England, 14,600; Traders, 14,000; State, 12,960; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Tremont, 5,000; Boston, 4,500; Concord, 3,000; Railroad, 5,100.

Loans on Bank Stock are—\$19,000 on 21,400 Bank of Commerce; 9,000 on 11,400 Lowell; 5,000 on 5,600 Grocers'.

Deposits bearing interest are in Tremont, \$50,000; Traders', 85,000; Eagle, 50,000; Bank of Commerce, 19,000; Columbian, 5,000.

INSTITUTION FOR SAVINGS IN THE TOWN OF NEWTON.—The Bank Stock is owned as follows:—Newton Bank, \$900; Bank of Brighton, 600.

Loans to County or Town are—to Town of Newton, \$500.

WALTHAM SAVINGS BANK.—The Bank Stock is owned as follows:—40 shares Waltham, \$3,992; 5 shares Newton, 500.

BLACKSTONE SAVINGS BANK.—The Bank Stock is owned as follows:—70 shares Worcester County; 25 shares Blackstone; 30 shares Webster; 20 shares Grocers', \$14,415.50.

Deposit bearing interest is in Worcester County Bank, \$1,229.25.

CLINTON SAVINGS BANK.—No Public Funds, or Bank Stock.

	FITCHBURG.	LANCASTER.	MILFORD.	MILBURY.	N. BROOKFIELD.
	Fitchburg Savings Bank.	Lancaster Savings Bank.	Milford Savings Bank.	Milbury Savings Bank.	North Brookfield Savings Bank.
Number of Depositors,	2,086	784	281	64	101
Amount of Deposits,	\$364,249 61	\$147,933 46	\$23,280 43	\$4,434 60	\$3,275 63
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	78,000 00	15,100 00	2,666 00	1,250 00	-
Loans on Bank Stock,	3,690 00	10,000 00	4,485 00	1,000 00	-
Deposits, in Banks, bearing interest,	-	-	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	164,800 00	47,820 00	9,116 00	600 00	500 00
Loans to County, or Town,	39,950 00	2,600 00	-	-	1,000 00
Loans on Personal Security,	95,200 00	67,320 00	6,750 00	1,200 00	1,748 00

Cash on hand,	1,487 43	5,104 53	1,301 26	465 11	-
Rate and amount of ordinary Dividend, for last year,	5 per cent., 15,628 75	5 per cent., 6,334 37	5 per cent.	5 per cent., 108 66	2½ per cent., semi-annual.
Average annual per cent. of Dividends of last five years,	5½ per cent.	7 per cent.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution,	546 12	206 00	100 00	50 00	57 54

FITCHBURG SAVINGS BANK.—The Bank Stock is owned as follows:—Fitchburg, \$10,000; Rollstone, 5,000; Bank of North America, 3,000; Webster, 2,000; Howard Banking Company, 10,000; Merchants', 15,000; National, 20,000; City, Worcester, 10,000.
Loan on Bank Stock is 41 shares Fitchburg, \$3,690.

LANCASTER SAVINGS BANK.—The Bank Stock is owned as follows:—50 shares Lancaster, \$5,000; 50 shares Eliot, 5,000; 11 shares Grocers', 1,100; 40 shares Bank of Commerce, 4,000.
Loan on Bank Stock is on Lancaster Bank, \$10,000.

MILFORD SAVINGS BANK.—The Bank Stock is owned as follows:—25 shares Milford, \$2,666.

Loan on Bank Stock is Milford Bank, \$4,485.

MILLBURY SAVINGS BANK.—The Bank Stock is owned as follows:—12½ shares Millbury, \$1,250.

Loan on Bank Stock is 15 shares Millbury, \$1,000.

NORTH BROOKFIELD SAVINGS BANK.—No Public Funds, or Bank Stock.

INSTITUTIONS FOR SAVINGS.

	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.	NORTHAMPTON.
	Southbridge Savings Bank.	Winchendon Savings Bank.	Worcester County Institution for Savings. Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.
Number of Depositors,	509.	77	1,539	473
Amount of Deposits,	\$71,568 71	\$4,103 50	\$311,899 31	\$67,288 21
Public Funds,	-	-	-	-
Loans on Public Funds,	-	-	-	-
Bank Stock,	12,844 00	-	28,950 00	18,789 48
Loans on Bank Stock,	11,240 00	500 00	43,730 00	3,960 00
Deposits, in Banks, bearing interest,	-	-	-	-
Railroad Stock,	-	-	-	-
Loans on Railroad Stock,	-	-	-	-
Invested in Real Estate,	-	-	-	-
Loans in Mortgage of Real Estate,	16,850 00	1,475 00	152,450 00	21,864 74
Loans to County, or Town,	7,100 00	-	3,000 00	1,500 00
Loans on Personal Security,	23,400 00	1,250 00	94,918 22	21,721 72

Cash on hand,	1,615 93	1,036 44	2,909 84	1,051 36	368 47
Rate and amount of ordinary Dividend, for last year,	5 per cent., 2,755 48	Organized in October, 1854.	5 per cent.	5 per cent. 13,191 80	5 per cent.
Average annual per cent. of Dividends, of last five years,	6½ per cent.	-	7½ per cent.	Less than 5 years.	6½ per cent.
Annual Expenses of the Institution,	205 00	-	3,444 06	723 47	309 42

SOUTHBIDGE SAVINGS BANK.—The Bank Stock is owned as follows:—7 shares New England, \$707; 10 shares Merchants', 1,021; 18 shares Washington, 1,791; 94 shares Southbridge, 9,325.
Loans on Bank Stock are on Southbridge Bank, viz.:—10 shares, \$990; 20 shares, 1,800; 56 shares, 4,700; 26 shares, 2,340; 17 shares, 1,500.

WINCHENDON SAVINGS BANK.—No Public Funds. Loan on Bank Stock, \$500, name of Bank or number of shares not given.

WORCESTER COUNTY INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Atlas, \$6,500; Atlantic, 5,400; Boston, 1,650; City, 19,500; Eagle, 4,200; Exchange, 2,000; Granite, 19,900; Grocers', 4,500; Hamilton, 10,000; Merchants', 19,000; Massachusetts, 9,000; New England, 8,900; National, 10,000; North, 3,000; Shawmut, 7,500; State, 3,120; Traders', 2,300; Union, 1,500; Washington, 4,500; Webster, 17,600; Central, 22,400; Citizens', 24,800; City, 15,000; Mechanics', 7,000; Quinsigamond, 16,000; Worcester, 34,000; Blackstone, 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,050; Oxford, 3,300; Southbridge, 3,000.

Loans on Bank Stock are:—\$500 on 800, Suffolk, 900 on 1,000; 700 on 1,100; 3,950 on 4,400, Worcester; 990 on 1,000; 990 on 1,000, Lancaster;

8,250 on 11,000, Leicester; 1,200 on 1,500, Oxford; 14,950 on 16,700, Central; 4,500 on 5,000, Southbridge; 1,100 on 2,000, Mechanics'; 900 on 1,000, Citizens'; 9,000 on 10,000, Quinsigamond; 1,000 on 200 Central, 700 Leicester, and 300 Mechanics'.

WORCESTER MECHANICS' SAVINGS BANK.—The Bank Stock is owned as follows:—25 shares Mechanics', \$2,500; 10 shares Quinsigamond, 1,000; 17 shares Central, 1,700; 45 shares Worcester, 4,500; 62½ shares City, 6,250; 70 shares Bank of Commerce, 7,000; 60 shares Granite, 6,000.

Loans on Bank Stock are:—463 shares Mechanics', \$42,830; 10 shares Blackstone, 990.

NORTHAMPTON INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Northampton, \$608.71; Shawmut, 1,022.50; Holyoke, 906.70; Bank of Commerce, 1,073.94; City, 3,001.50; Merchants', 1,095.21; Webster, 1,040.10; Traders', 1,056.69; State, 1,601.49; Exchange, 1,102.22; Granite, 1,032.58; Washington, 2,045.12; Bank of N. America, 1,176; National, 2,028.22.

Loans on Bank Stock are:—11 shares Holyoke, \$990; 10 shares Washington, 2 Hampshire Manufacturers', 10 shares City, 1,980; 5 Bank of Commerce, 6 Exchange, 990.

INSTITUTIONS FOR SAVINGS.

[illegible]

Cash on hand,	3,297 93	516 67	443 75	6,016 00	4,203 96
Rate and amount of ordinary Dividend, for last year,	5 per cent., 4,677 89	3½ per cent. for 9 mos. Jan. 1, '55, 245 61	In operation 5 months.	5 per cent.	5 per cent., 29,859 55
Average annual per cent. of Dividends, of last five years,	7 per cent.	-	-	-	[Answer given not definite.]
Annual Expenses of the Institution,	383 92	75 00	68 25	300 00	1,417 00

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AMHERST SAVINGS BANK has not commenced operations.

WARE SAVINGS BANK.—The Bank Stock is owned as follows:—Hampshire Manufacturers', \$7,156; North America, 3,030; Granite, 5,150; National, 5,000; City, 3,000; Washington, 3,000; Bank of Commerce, 3,000; Webster, 3,000.

Loans on Bank Stock are—17 shares Hampshire Manufacturers', \$1,000; 15 shares, 1,000; 25 shares, 2,000; 9 shares, 800; 8 shares, 700; 27 shares, 2,400; 5 shares, 450; 15 shares City, 1,350; 30 shares Exchange, 1,500; 22 shares Quinsigamond, 1,040; 40 shares Agawam, 3,500; 26 shares Mechanics, 2,340; 3 shares National, 200.

CHICOPEE SAVINGS BANK.—The Bank Stock is owned as follows:—5 shares Cabot, \$500.

Loans on Railroad Stock are 25 shares Western, \$2,000.

HOLYOKE SAVINGS BANK.—No Public Funds, or Bank Stock.

HAMPDEN SAVINGS BANK.—The Bank Stock is owned as follows:—90 shares Merchants', \$9,810; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 10 shares Springfield, 1,020.

Loans on Bank Stock are—10 shares Pynchon, \$900; 6 shares Chicopee, 5 Hancock, 1,000; 44 shares Hadley Falls, 4,000; 34 shares Western, 3,000; 8 shares Agawam, 500; 12 shares Western, 13 Agawam, 2,300.

SPRINGFIELD INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Cabot, \$8,000; Springfield, 8,600; Chicopee, 1,000; State, 10,200; Shawmut, 10,900; Hamilton, 6,100; North, 10,000; City, 11,500; Tremont, 6,200; Traders', 11,900; Atlantic, 3,000; North America, 15,000; Grocers', 15,000; Boston, 750; Granite, 14,000; Bank of Commerce, 13,300; Exchange, 2,000; Merchants', 6,900; Atlas, 12,600; Howard, 9,973.50; Washington, 2,600; Pynchon, 2,200; Eliot, 3,000; Eagle, 1,200; Blackstone, 5,100; Columbian, 5,000.

Loans on Bank Stock are—Springfield, \$5,000; Western, 1,000; Greenfield, 2,500; Chicopee, 5,000; Shawmut, 840; Pynchon, 2,000; Bank of Commerce, 5,000; Hampden, 3,000.

INSTITUTIONS FOR SAVINGS.

	WESTFIELD.	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.
	Westfield Savings Bank.	Franklin Savings Bank.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.
Number of Depositors,	257	1,558	175	314	566
Amount of Deposits,	\$26,080 16	\$317,348 41	\$28,203 39	\$43,998 33	\$102,974 48
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	3,673 83	52,169 00	4,500 00	7,344 50	41,300 00
Loans on Bank Stock,	5,175 00	8,850 00	-	-	3,700 00
Deposits, in Banks, bearing interest,	-	-	9,000 00	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	5,850 00	103,067 50	-	10,615 00	3,950 00
Loans to County, or Town,	-	40,350 00	2,678 28	3,000 00	5,000 00
Loans on Personal Security,	10,975 00	122,112 00	11,262 00	23,100 00	46,482 00

Cash on hand,	596 23	1,159 79	606 82	587 54	1,516 16
Rate and amount of ordinary Dividend, for last year,	5 per cent., 1,082 73	5 per cent., 13,715 80	5 per cent., 1,130 07	6 per cent., 2,074 36	5 per cent., 4,491 39
Average annual per cent. of Dividends, of last five years,	-	7 per cent.	5 per cent.	Less than 5 years.	7 per cent.
Annual Expenses of the Institution,	12 81	509 25	50 00	151 83	242 68

WESTFIELD SAVINGS BANK.—The Bank Stock is owned as follows:—
Westfield, \$2,933.83; Hampden, 240; Conway, 500.
Loan on Bank Stock is—Westfield, \$5,175.

FRANKLIN SAVINGS INSTITUTION.—The Bank Stock is owned as follows:
Bank of Commerce, \$20,810; Paneuil Hall, 5,070.25; Merchants', 7,330;
Bank of North America, 6,782.50; Traders', 1,578.75; Webster, 10,577.50.
Loans on Bank Stock are—167 shares Greenfield, 15 Franklin County,
8,350.

NORTH ADAMS SAVINGS BANK.—The Bank Stock is owned as follows:—
Adams, \$4,500.

Deposit bearing interest is in Adams Bank, \$9,000.

LEE SAVINGS BANK.—The Bank Stock is owned as follows:—Lee,
\$7,344.50.

BERKSHIRE COUNTY SAVINGS BANK.—The Bank Stock is owned as follows:—80 shares Bank of Commerce, \$8,000; 60 shares Cabot, 6,000; 70 shares National, 7,000; 77 shares Lee, 7,700; 46 shares Webster, 4,600; 20 shares Hadley Falls, 2,000; 28 shares Merchants', 2,800; 20 shares Pittsfield, 2,000; 12 shares Howard, 1,200.

Loans on Bank Stock are—30 shares Pittsfield, \$2,700; 50 shares Agricultural, 1,000.

	CANTON.	COHASSET.	DEDHAM.	DORCHESTER.	QUINCY.
	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.
Number of Depositors,	342	323	2,381	282	833
Amount of Deposits,	\$49,480 19	\$70,881 59	\$466,818 27	\$34,155 92	\$159,124 88
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	5,050 00	19,180 00	25,416 50	4,772 25	25,240 91
Loans on Bank Stock,	300 00	-	57,700 00	5,470 00	1,250 00
Deposits, in Banks, bearing interest,	-	-	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	3,150 00	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	26,433 00	48,900 00	315,161 40	21,900 00	104,000 00
Loans to County, or Town,	2,900 00	4,000 00	33,601 97	500 00	17,840 96
Loans on Personal Security,	16,630 00	-	64,499 72	500 00	10,149 97

Cash on hand,	921 84	9,747 07	1,361 60	969 52
Rate and amount of ordinary Dividend, for last year,	4½ per cent., 2,054 17	4 per cent., 17,584 19	5 per cent., 1,270 75	5 per cent., 7,175 41
Average annual per cent. of Dividends, of last five years,	7 per cent.	6½ per cent.	-	7 ³ / ₁₀₀ per cent.
Annual Expenses of the Institution,	262 75	1,159 25	212 06	420 00

CANTON INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—15 shares North, \$1,500; 5 shares Market, 350; 32 shares Neponset, 3,200.
Loan on Bank Stock is \$300.

COHASSET SAVINGS BANK.—The Bank Stock is owned as follows:—State, \$480; City, 1,000; Merchants', 1,700; Washington, 1,500; Traders', 1,500; Bank of Commerce, 2,300; Columbian, 1,300; Union, 1,500; Granite, 2,000; Shawmut, 700; Grocers', 800; Atlas, 1,000; North, 1,000; Tremont, 1,400; Blackstone, 1,000.

DEKHAM INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—126 shares Dedham, \$12,987.50; 120 shares People's, 5,930; 23 shares State, 1,451.50; 18 shares Merchants', 1,820; 15 shares Traders', 1,542.50; 10 shares Globe, 1,065; 6 shares Union, 620.

Loans on Bank Stock are—57 shares Dedham, \$5,100; 10 shares Cambridge, 900; 5 shares Atlas, 18 Traders', 2,000; 50 shares Rockland, 4,000; 38 shares Suffolk, 3,000; 58 shares Freeman's, 5,000; 50 shares Howard, 4,000; 60 shares Exchange, 5,400; 89 shares Shawmut, 8,000; 65 shares Blackstone, 6,000; 20 shares Shoe and Leather Dealers', 1,800; *115 shares

* This loan was made for Cohituate Bank Stock; when the Bank failed, the manufacturing stock was given as further security.

Lewiston Water Power Company, 40 shares Bates Manufacturing Company, 12,500.
Loan on Railroad Stock is 43 shares Fitchburg, \$3,150.

DORCHESTER SAVINGS BANK.—The Bank Stock is owned as follows:—10 shares State, 5 shares Atlas, 12 shares Eagle, 15 shares City, 5 shares Blue Hill, 3 shares Mattapan, \$4,772.25.
Loans on Bank Stock are—40 shares Mattapan, \$3,400; 13 shares Springfield, 1,170; 10 shares Cabot, 900.
Loan to County or Town is—Milton, \$500.

FOXBORO' SAVINGS BANK commenced operations September 1, 1855.

QUINCY SAVINGS BANK.—25 shares National, \$2,538.08; 10 shares Grocers', 1,010; 10 shares North, 1,050; 10 shares Eliot, 1,000; 13 shares Merchants', 1,352.50; 20 shares Traders', 2,040; 70 shares Bank of North America, 7,025; 20 shares Exchange, 1,975.33; 20 shares Webster, 2,000; 20 shares Quincy Stone, 2,185; 30 shares Mount Wollaston, 3,065.

Loans on Bank Stock are—10 shares Quincy Stone, \$800; 5 shares Exchange, 450.

INSTITUTIONS FOR SAVINGS.

	RANDOLPH.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.
	Randolph Savings Bank	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.	Fall River Institution for Savings.
Number of Depositors,	95	1,580	856	639	4,964
Amount of Deposits,	\$7,127 97	\$318,776 90	\$154,869 78	\$202,470 48	\$1,474,359 93
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	5,734 75	42,761 35	9,300 00	84,000 00	376,962 50
Loans on Bank Stock,	-	8,050 00	-	17,350 00	-
Deposits, in Banks, bearing interest,	-	20,000 00	-	1,850 00	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	6,450 00	-	-	-
Invested in Real Estate,	-	9,989 75	-	-	-
Loans in Mortgage of Real Estate,	-	52,725 00	109,571 99	8,799 85	368,770 00
Loans to County, or Town,	-	51,833 72	-	3,900 00	9,700 00
Loans on Personal Security,	1,350 00	124,200 00	36,060 00	94,340 76	710,851 45

Cash on hand,	192 78	2,767 08	296 40	2,731 25	8,072 98
Rate and amount of ordinary Dividend, for last year,	4 per cent., 260 93	10,141 13	5 per cent., 7,028 66	6 per cent., 10,306 53	6½ per cent., 87,162 45
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	7¼ per cent.	7½ per cent.	5½ per cent.	6⅔ per cent.
Annual Expenses of the Institution,	90 00	1,350 00	250 00	500 00	2,670 17

RANDOLPH SAVINGS BANK.—The Bank Stock is owned as follows:—Grocers', \$1,513.75; Traders', 496.25; Blackstone, 2,186; Bank of North America, 1,538.75.

INSTITUTION FOR SAVINGS IN ROXBURY AND VICINITY.—The Bank Stock is owned as follows:—20 shares Traders', \$1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 166 shares Washington, 16,579; 83 shares North, 8,152.25; 20 shares Atlas, 2,000; 146 shares People's, 7,300.

Loans on Bank Stock are—36 shares Market, \$2,000; 15 shares Exchange, 1,350; 109 shares People's, 4,700.

Deposit bearing interest is in People's Bank, \$20,000.

Loan on Railroad Stock is 81 shares Boston and Worcester, \$6,450.

Loans to County or Town are—City of Roxbury, \$51,000; Town of Hopkinton, 833.72.

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows: Merchants', \$1,200; North, 1,200; Union of Weymouth and Braitree, 6,800.

FAIRHAVEN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Bedford Commercial, \$8,000; Merchants', 2,300; Marine, 4,300; Mechanics', 300; Fairhaven, 21,500; National, 6,000; Merchants', 3,800; Webster, 5,000; Tremont, 6,200; Bank of Commerce, 26,600.

Loan on Bank Stock is—Fairhaven, \$17,350.

Deposit bearing interest is in Fairhaven Bank, \$1,850.

FALL RIVER INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—693 shares Fall River, \$52,762.50; 400 shares Massasoit, 40,000; 640 shares Metacomet, 64,000; 370 shares Marine, 30,000; 250 shares Bedford, 25,000; 132 shares Merchants', 13,200; 335 Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 269 shares Merchants', 26,900; 200 shares Faneuil Hall, 20,000; 150 shares Grocers', 15,000; 150 shares Washington, 15,000; 125 shares Webster, 12,500.

INSTITUTIONS FOR SAVINGS.

	N. BEDFORD.	TAUNTON.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.
	New Bedford Institution for Savings.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.	North Bridgewater Savings Bank.
Number of Depositors,	5,978	1,760	239	1,909	226
Amount of Deposits,	\$1,505,414 88	\$342,729 78	\$34,327 88	\$453,447 64	\$26,302 08 4
Public Funds,	35,000 00	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	657,480 00	54,901 71	6,527 00	92,020 00	4,710 00
Loans on Bank Stock,	17,300 00	1,070 00	-	60,407 25	-
Deposits, in Banks, bearing interest,	25,209 59	-	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	5,020 00	1,682 00	-	13,100 00	-
Invested in Real Estate,	15,405 48	-	-	-	-
Loans in Mortgage of Real Estate,	16,350 00	162,834 44	22,635 00	275,148 00	6,540 00
Loans to County, or Town,	128,233 46	10,000 00	2,000 00	9,500 00	-
Loans on Personal Security,	634,190 58	128,382 97	1,400 00	2,694 69	12,984 49

Cash on hand,	9,487 08	4,336 97	1,792 55	1,634 94	1,305 18
Rate and amount of ordinary Dividend, for last year	6 per cent., 78,541 20	6 per cent., 19,681 23	5 per cent., 1,097 43	5 per cent., 20,707 25	5 per cent., 1,199 13
Average annual per cent. of Dividends, of last five years,	7 ³ / ₁₀ per cent.	5 ³ / ₈ per cent.	Less than 5 years.	7 ⁵² / ₁₀₀ per cent.	5 per cent.
14 Annual Expenses of the Institution,	1,973 63	1,276 64	106 50	770 10	230 72

NEW BEDFORD INSTITUTION FOR SAVINGS.—The Public Funds are—Massachusetts 5 per cent., \$18,000; City of Boston 6 per cent., 17,000. The Bank Stock is owned as follows:—Tremont, \$25,000; City, 2,700; Hamilton, 5,500; Exchange, 4,000; Merchants', 9,600; State, 7,380; Traders', 8,000; Shawmut, 1,800; Atlas, 12,000; Granite, 24,000; Union, 2,400; Columbian, 18,900; Bank of North America, 15,000; Massachusetts, 21,250; North, 14,300; Eagle, 10,500; Webster, 13,000; Washington, 15,000; Grocers', 12,400; Bank of Commerce, 40,000; Fairhaven, 4,500; Metacomet, 20,000; Fall River, 17,500; Railroad, 6,750; Bedford Commercial, 75,000; Merchants', 100,000; Marine, 100,000; Mechanics', 75,000.

Loans on Bank Stock are—61 shares Mechanics', \$5,000; 20 shares Bedford Commercial, 1,080; 40 shares Merchants', 2,520; 6 shares Fairhaven, 250; 91 shares Marine, 8,000; 6 shares Exchange, 450.

Deposits bearing interest are in the Merchants', \$7,867.68; Marine, 7,680.34; Bedford Commercial, 9,652.37.

Loan on Railroad Stock is 150 shares New Bedford and Taunton, \$5,020.

BRISTOL COUNTY SAVINGS BANK.—The Bank Stock is owned as follows:—50 shares Fairhaven, \$4,927.71; 258 shares Machinists', 26,774; 100 shares Webster, 10,000; 100 shares National, 10,000; 30 shares Bristol County, 3,200.

Loans on Bank Stock are—Bristol County, and Machinists', \$1,070.

Loan on Railroad Stock is—20 shares Taunton, \$1,682.

Loan to County or Town is—County of Bristol, \$10,000.

ABINGTON SAVINGS BANK.—The Bank Stock is owned as follows:—National, \$3,045; Howard Banking Company, 1,000; Abington, 2,482.

HINGHAM INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Atlas, 2,500; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000.

Loans on Bank Stock are—82 shares Mechanics', \$7,250; 120 shares Exchange, 10,300; 156 shares Freeman's, 14,000; 171 shares Webster, 15,300; 40 shares Tradesman's, 3,300; 16 shares Hingham, 97.25; 30 shares Cambridge Market, 2,700; 7 shares Fitchburg, 500; 15 shares Shoe and Leather Dealers', 10 State, 5 Hamilton, 2,300; 31 shares Abington, 15 Bank of North America, 3,800.

Loans on Railroad Stock are—40 shares Fitchburg, \$3,100; 60 shares Boston and Worcester, 5,000; 60 shares Taunton Branch, 5,000.

NORTH BRIDGEWATER SAVINGS BANK.—The Bank Stock is owned as follows:—Granite, \$2,510; National, 1,500; North Bridgewater, 700.

	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.	WAREHAM.	BARNSTABLE.
	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.
Number of Depositors,	3,822	141	767	929	1,255
Amount of Deposits,	\$ 685,586 31	\$ 20,717 36	\$ 170,286 98	\$ 212,076 66	\$ 291,783 73
Public Funds,	8,572 50	-	-	-	-
Loans on Public Funds,	800 00	-	-	-	-
Bank Stock,	247,929 00	6,700 00	32,880 00	77,130 70	88,913 50
Loans on Bank Stock,	35,770 00	-	2,500 00	41,800 00	-
Deposits, in Banks, bearing interest,	18,646 47	-	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	3,000 00	-	-	-	-
Invested in Real Estate,	2,844 30	-	-	-	-
Loans in Mortgage of Real Estate,	167,201 63	10,720 00	114,723 71	4,150 00	66,509 17
Loans to County, or Town,	34,914 90	1,670 26	4,800 00	-	-
Loans on Personal Security,	171,814 08	1,595 00	13,793 33	84,908 55	145,993 00

Cash on hand,	5,797 39	274 18	1,481 13	11,420 80	1,349 17
Rate and amount of ordinary Dividend, for last year,	5 per cent., 32,549 77	5 per cent., 894 16	5 per cent., 8,130 27	6 per cent., 12,221 70	6 per cent., 16,285 35
Average annual per cent. of Dividends of last five years,	7 $\frac{1}{2}$ per cent.	Less than 5 years.	6 $\frac{1}{2}$ per cent.	6 per cent.	5 $\frac{65}{100}$ per cent.
Annual Expenses of the Institution,	1,988 56	-	450 00	454 58	583 50

PLYMOUTH SAVINGS BANK.—The Public Funds are—City of Boston Scrip, \$3,572.50; City of Cambridge Scrip, 5,000. Loans on Public Funds are—Massachusetts 5 per cent. Scrip, \$890.

The Bank Stock is owned as follows:—State, \$9,114; Merchants', 28,392; Plymouth, 15,180; Old Colony, 11,220; Bristol County, 12,828; Hingham, 4,500; Wareham, 1,500; Market, 9,610; Traders', 8,000; City, 8,568; Suffolk, 1,250; North, 800; Massachusetts, 5,000; Granite, 15,000; Tremont, 10,800; Atlantic, 2,640; Eagle, 2,098; Boston, 4,895; New England, 7,668; Boylston, 2,580; Exchange, 11,236; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,520; Shawmut, 7,240; Union, 9,180; Atlas, 7,800; Hamilton, 1,100; National, 5,000; Webster, 5,000; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 2,390.

Loans on Bank Stock are—Old Colony, \$5,560; Plymouth, 1,550; Merchants', 7,987; Bank of Commerce, 6,039; Bristol County, 1,350; Atlantic, 400; Boylston, 500; Blackstone, 3,500; Boston, 900; New England, 800; Abington, 900; Plymouth and Old Colony, 900; Columbian and Tremont, 1,200; Exchange and Blackstone, 1,200; Granite and Merchants', 3,000. Deposits bearing interest are in Bank of Commerce, \$4,533.52; Webster, 14,106.95.

Loan on Railroad Stock is—Old Colony and Fall River, \$3,000.

SOUTHWEST SAVINGS BANK.—The Bank Stock is owned as follows:—7 shares North, \$700; 50 shares National, 5,000; 10 shares Merchants', 1,000.

SOUTH SCITUATE SAVINGS BANK.—The Bank Stock is owned as follows: Globe, \$330; Hamilton 1,000; Atlantic, 1,000; North, 2,400; State, 1,620; Washington, 1,600; Union, 1,000; Weymouth and Braintree, 1,000; Hingham, 1,967; City, 2,390; Traders', 2,800; Eagle, 1,640; Granite, 4,200; Merchants', 2,000; Columbian, 2,400; New England, 1,000; Commerce, 2,700; Howard, 1,000; Webster, 1,000.

Loan on Bank Stock is—25 shares Grocers', \$2,500.

WAREHAM SAVINGS BANK.—The Bank Stock is owned as follows:—50 shares Eagle, \$5,090.75; 52 shares Bank of North America, 5,497.50; 35 shares Webster, 3,500; 65 shares Bank of Commerce, 6,525; 57 shares Grocers', 5,741.25; 80 shares Boylston, 8,646; 40 shares Granite, 4,128.25; 50 shares City, 5,035; 75 shares Shawmut, 7,197.50; 60 shares Shoe and Leather Dealers', 6,969.75; 116 shares Merchants', 12,230.95; 30 shares Atlantic, 3,138.75; 21 shares Wareham, 2,030; 15 shares Merchants', 1,500.

Loans on Bank Stock are—156 shares Grocers', \$14,500; 21 shares Blackstone, 1,890; 102 shares Howard Banking Company, 9,110; 96 shares Wareham, 7,300; 110 shares South Reading, 9,030.

INSTITUTION FOR SAVINGS IN THE TOWN OF BARNSTABLE.—The Bank Stock is owned as follows:—Barnstable, \$7,700; Old Colony, 3,000; Bay State, 1,987.75; Merchants', 3,437.50; North, 2,782.50; North America, 9,090; Atlantic, 2,955; City, 1,874.50; Bank of Commerce, 10,820; Washington, 3,700; Tremont, 4,365; Blackstone, 11,230; Elliot, 5,400; Market, 1,400; Granite, 5,000; Shawmut, 4,030; Webster, 5,041.25; National, 5,000.

INSTITUTIONS FOR SAVINGS.

	PROVINCETOWN.	NANTUCKET.	BOSTON.		CHARLESTOWN.
	Seamen's Savings Bank.	Nantucket Institution for Savings.	Boston Five Cents Savings Bank.	People's Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.
Number of Depositors,	122	1,190	8,007	1,311	726
Amount of Deposits,	\$17,377 25	\$312,222 86	\$405,532 84	\$52,660 02	\$6,931 23
Public Funds,	-	3,000 00	60,000 00	-	-
Loans on Public Funds,	-	-	9,500 00	-	-
Bank Stock,	6,592 08	63,700 00	129,035 50	6,065 00	2,175 00
Loans on Bank Stock,	-	6,050 00	28,575 00	6,350 00	-
Deposits, in Banks, bearing interest,	-	5,000 00	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	3,000 00	-	-	-
Loans in Mortgage of Real Estate,	-	68,866 86	138,533 33	20,316 66	3,800 00
Loans to County, or Town,	1,100 00	-	-	-	-
Loans on Personal Security,	8,492 00	153,787 08	18,500 00	11,300 00	-

Cash on hand,	1,338 37	6,726 17	21,415 04	6,614 06	925 94
Rate and amount of ordinary Dividend, for last year,	9 per cent., 427 59	6 per cent., 16,411 67	5 per cent.	4½ per cent., 526 09	4 per cent., 71 56
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	5 $\frac{3}{10}$ per cent.	Less than 5 years.	Less than 5 years.	In operation 13 months.
Annual Expenses of the Institution,	72 40	690 00	4,314 46	1,500 00	*

SEAMEN'S SAVINGS BANK.—The Bank Stock is owned as follows:—37 shares Freeman's, \$4,992.08; 25 shares National, 2,500.

NANTUCKET INSTITUTION FOR SAVINGS.—Public Funds, \$3,000. The Bank Stock is owned as follows:—Pacific, 13,900; Merchants', 2,000; Bedford Commercial, 3,000; Marine, 1,200; Bank of North America, 3,700; Faneuil, 5,000; State, 2,700; Shoe and Leather Dealers', 12,500; Traders', 2,500; Union, 700; Webster, 5,000; Boston, 1,500; Merchants', 10,000.

Loan on Bank Stock is—Pacific, \$6,050.
Deposit bearing interest is in New England Bank, \$5,000.

BOSTON FIVE CENTS SAVINGS BANK.—The Public Funds are, City of Boston, \$60,000. Loans on Public Funds, Massachusetts Scrip, \$9,500. Bank Stock is owned as follows:—Bank of Commerce, \$25,000; Blackstone, 25,522; Exchange, 1,055; Granite, 11,143; North, 600; National, 25,287.50;

* Expenses of Institution, for books, stationery and printing, \$185.77.

Tremont, 12,288; Shoe and Leather Dealers', 2,140; Rockland, 10,000; Washington, 15,000. Loans on Bank Stock are as follows:—15 shares Freeman's, \$1,275; 57 shares Exchange, 5,000; 14 shares Malden and 10 shares Rockland, 1,900; 67 shares Boylston, 6,000; 30 shares National, 2,500; 50 shares Malden, 4,250; 65 shares Ship Builders', (with \$12,000 Bonds of Proprietors of Barristers' Hall, Boston, as collateral security,) 5,000; 32 shares Greenfield, 2,650.

PEOPLE'S FIVE CENTS SAVINGS BANK IN BOSTON.—Bank Stock is owned as follows:—30 shares Mechanics', \$3,130; 27 shares Eliot, 1,920; 10 shares Blackstone, 1,015. Loans on Bank Stock are—56 shares Mechanics, \$5,000; 15 shares Blackstone, 1,350.

CHARLESTOWN FIVE CENTS SAVINGS BANK.—Bank Stock owned is—15 shares Bunker Hill, \$1,575; 6 shares Monument, 600.

	EAST CAMBRIDGE.	LOWELL.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	East Cambridge Five Cents Savings Banks.	Lowell Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	370	1,648	986	296	772
Amount of Deposits,	\$ 12,497 14	\$ 126,542 09	\$ 39,230 78	\$ 18,442 15	\$ 25,186 65
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	4,483 31	17,500 00	688 50	8,991 91	4,136 00
Loans on Bank Stock,	-	5,750 00	3,605 00	-	1,454 25
Deposits, in Banks, bearing interest,	-	5,000 00	-	8,512 66	3,765 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	5,700 00	50,300 00	19,265 00	1,200 00	-
Loans to County, or Town,	-	15,000 00	-	-	-
Loans on Personal Security,	-	31,500 00	18,219 49	-	15,547 83

Cash on hand,	2,137 92	1,638 60	129 53	186 56
Rate and amount of ordinary Dividend, for last year,	4 per cent., 230 00	5 per cent., 1,972 48	6 per cent.	2½ per cent. semi-annual.
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	-	Commenced June 19, 1854.	In operation 3 months.
Annual Expenses of the Institution,	174 00	200 00	300 00	-

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—8 shares Bunker Hill, \$864; 10 shares Merchants', 1,050; 25 shares Lechmere, 2,569.31.

LOWELL FIVE CENTS SAVINGS BANK.—Bank Stock-owned is as follows:—43 shares Bank of Commerce, 13 shares Blackstone, 44 shares Eliot, 50 shares National, 10 shares Merchants', (Lowell,) 15 shares Wamesit. Loans on Bank Stock are—34 shares Appleton, \$3,000; 9 shares Lowell, 800; 22 shares Merchants', (Lowell,) 1,950. Deposit bearing interest is in Prescott Bank, \$5,000.

NEWBURYPORT FIVE CENTS SAVINGS BANK.—Bank Stock owned is 18 shares Merchants', \$688.50. Loan on Bank Stock is \$3,605 on 40 shares National.

WARREN FIVE CENTS SAVINGS BANK, SOUTH DANVERS.—Bank Stock is owned as follows:—3 shares Warren, \$306.66; 15 shares Howard Banking Company, 1,489; 35 shares Exchange, 3,853.75; 10 shares Webster, 1,005; 10 shares Suffolk, 1,282.50; 10 shares Atlantic, 1,055. Deposit in bank bearing interest, is in Warren, \$8,512.66.

SALEM FIVE CENTS SAVINGS BANK.—Bank Stock owned as follows:—10 shares Webster, \$1,052.50; 10 shares Blackstone, 1,045; 10 shares Merchants', 1,092.50; 5 shares City, 530; 4 shares Naumkeag, 416. Loan on Bank Stock is on 7 shares Eagle and 12 shares Merchants', (Boston,) \$1,454.25. Deposit bearing interest is in Naumkeag Bank, \$3,765.

	SPRINGFIELD.	WOBUEN.	WORCESTER.	NEW BEDFORD.	PLYMOUTH.
	Springfield Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.
Number of Depositors,	1,412	536	705	506	101
Amount of Deposits,	\$73,943 37	15,928 23	\$13,260 30	\$17,840 19	\$1,588 29
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	23,765 00	2,346 00	7,600 00	1,556 00	-
Loans on Bank Stock,	5,270 00	-	-	-	300 00
Deposits, in Banks, bearing interest,	5,000 00	-	-	-	575 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	22,255 00	2,200 00	-	4,800 00	300 00
Loans to County, or Town,	-	6,700 00	4,000 00	-	-
Loans on Personal Security,	16,950 00	3,311 44	1,000 00	10,921 11	200 00

Cash on hand,	679 00	743 46	339 83	937 96	629 38
Rate and amount of ordinary dividend for last year,	5 per cent., 1,653 05	4½ per cent., 259 57	5 per cent.	-	Went into operation July 3, 1855.
Average annual per cent. of Dividends, of last five years,	Commenced July, 1854.	Not in operation 5 years.	In operation 14 months.	In operation 3 months.	-
Annual Expenses of the Institution,	860 70	150 00	221 55	-	-

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SPRINGFIELD FIVE CENTS SAVINGS BANK.—Bank Stock is owned as follows:—25 shares John Hancock, \$2,575; 17 shares Pynchon, 1,887; 15 shares Merchants', \$1,618.75; 10 shares Monson, 1,010; 40 shares Eliot, 4,020.50; 20 shares Grocers', 1,985; 25 shares Atlantic, 2,631.25; 20 shares Bank of Commerce, 2,065; 30 shares City, (Worcester,) 3,000; 20 shares Howard Banking Company, 2,972.50. Loans on Bank Stock are on 9 shares John Hancock, \$770; 37 shares Pynchon, 3,000; 12 shares Chicopee, 1,000; 6 shares Western, 500. Deposit bearing interest is in John Hancock Bank, \$5,000.

WOBURN FIVE CENTS SAVINGS BANK.—Bank Stock owned is \$2,346 in Blackstone.

WORCESTER FIVE CENTS SAVINGS BANK.—Bank Stock owned as follows:—30 shares City, \$3,000; 27 shares Quinsigamond, 2,700; 19 shares Central, 1,900.

NEW BEDFORD FIVE CENTS SAVINGS BANK.—Bank Stock owned as follows:—Bedford Commercial, \$318.35; Mechanics', 737.62; Fairhaven 500.

PLYMOUTH FIVE CENTS SAVINGS BANK.—Loan on Bank Stock is \$300 on 4 shares Old Colony. Deposit bearing interest is \$375 in Plymouth Bank. Cash on hand includes \$575 deposited in Plymouth Bank.

A G G R E G A T E
OF
E I G H T Y S A V I N G S B A N K S .

Number of Depositors,	148,263
Amount of Deposits,	\$27,296,216 75
Public Funds,	697,247 14
Loans on Public Funds,	10,300 00
Bank Stock,	6,366,067 41
Loans on Bank Stock,	975,315 50
Deposits in Banks, bearing interest,	487,468 14
Railroad Stock,	119,914 00
Loans on Railroad Stock,	199,913 00
Invested in Real Estate,	176,310 16
Loans in Mortgage of Real Estate,	9,423,135 05
Loans to County, or Town,	2,487,917 75
Loans on Personal Security,	6,909,846 07
Cash on hand,	344,827 95
Rate and amount of ordinary Dividend, for last year,	4 $\frac{97}{100}$ per cent.
Average annual per cent. of Dividends, of last five years,	Amount, 1,049,435 56
Annual Expenses of the Institutions,	6 $\frac{75}{100}$ per cent.
	77,756 63

REMARKS.

The returns from the Framingham, Blackstone, Milford, North Brookfield, Northampton, Hampden, Worcester County Savings Institutions, and the Boston, Newburyport and Worcester Five Cents Savings Banks, state the rate but not the amount of their ordinary dividends.

The Institution for Savings in Newburyport and Vicinity, has included in the "loan on personal security," an annuity in trust in Massachusetts Hospital Life Insurance Company, of \$4,280.49; loan on annuity in same, \$2,000; loans to corporations, \$64,480; loans on pledge of stocks, \$16,400.

The following Savings Banks were chartered at the last session of the Legislature, viz.:—Foxborough and Holyoke.

The following Five Cents Savings Banks were also chartered at the last session, viz.:—Cape Cod, Fall River, Lynn, New Bedford, Plymouth, Salem, Shelburne Falls and Stoneham.

The dividends for the last year are calculated on the deposits in sixty-three Banks.

The dividends for the last five years are calculated on the deposits in forty-three Banks.

A G G R E G A T E

OF

SEVENTY-THREE SAVINGS BANKS IN 1854.

Number of Depositors,	136,654
Amount of Deposits,	\$25,936,857 63
Public Funds,	745,954 64
Loans on Public Funds,	6,500 00
Bank Stock,	6,054,197 54
Loans on Bank Stock,	992,109 66
Deposits in Banks bearing interest,	588,152 17
Railroad Stock,	130,621 25
Loans on Railroad Stock,	256,268 00
Invested in Real Estate,	164,667 49
Loans in Mortgage of Real Estate,	8,519,828 67
Loans to County, or Town,	2,331,401 26
Loans on Personal Security,	6,498,948 58
Cash on hand,	276,931 78
Rate and amount of ordinary Dividend, for last year,	$4\frac{4}{100}$ per cent.
Average annual per cent. of Dividends, of last five years,	Amount, 999,877 33
	$7\frac{23}{100}$ per cent.
Annual Expenses of the Institutions,	63,470 85

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A B S T R A C T

OF THE

RETURNS FROM BANKS,

AND FROM

Institutions for Savings,

IN

MASSACHUSETTS.

O C T O B E R, 1 8 5 6.



ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

SECOND SATURDAY OF OCTOBER,

1856.

PREPARED FROM OFFICIAL RETURNS,

BY FRANCIS DEWITT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1856.



The official circular, requiring Returns from the Banks, was issued by the Governor on the first day of November, and had reference to their condition on the second Saturday, being the eleventh day of October, 1856.

All the Returns have been received.

BANK RETURNS.

BOSTON.					
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$500,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Bills in circulation,	151,561 00	166,856 00	362,480 00	206,436 00	287,938 00
Net profits on hand,	45,217 58	61,445 94	49,954 99	137,644 05	35,865 26
Balances due to other Banks,	69,277 34	26,991 56	21 30	48,558 04	1,180 58
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	309,503 92	238,994 70	484,193 39	635,210 01	334,820 14
Cash deposited, bearing interest,	- -	- -	13,321 06	100,000 00	- -
Total amount due from the Bank,	1,075,559 84	994,288 20	1,659,970 74	2,027,848 10	1,059,803 98
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	90,391 43	48,459 09	45,381 63	123,049 31	29,097 03
Real Estate,	45,000 00	- -	4,120 73	65,000 00	- -
Bills of Banks in this, and of the other New England States,	48,653 00	34,852 00	136,463 92	158,901 30	61,824 00

Balances due from other Banks, . . .	65,998 69	38,173 59	78,725 17	26,136 28	134,463 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	825,516 72	872,803 52	1,395,279 29	1,654,761 21	834,419 93
Total amount of the Resources of the Bank,	1,075,559 84	994,288 20	1,659,970 74	2,027,848 10	1,059,803 98
Rate and amount of dividends since the last Annual Return, with dates, . . .	October, 1855, 3 per cent., 15,000 00	October, 1855, 4 per cent., 20,000 00	October, 1855, 4 per cent., 30,000 00	October, 1855, 4 per cent., 36,000 00	October, 1855, 4½ per cent., 18,000 00
	April, 1856, 3 per cent., 15,000 00	April, 1856, 4 per cent., 20,000 00	April, 1856, 4 per cent., 30,000 00	April, 1856, 4 per cent., 36,000 00	April, 1856, 4½ per cent., 18,000 00
	October, 1856, 3 per cent., 15,000 00	October, 1856, 4 per cent., 20,000 00	October, 1856, 4 per cent., 30,000 00	October, 1856, 4 per cent., 36,000 00	October, 1856, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	46,767 55	57,734 89	35,058 51	114,567 10	28,188 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	-	-	25,560 00	2,150 00	5,100 00
Amount of Debts due and not paid, and considered doubtful, . . .	25,000 00	912 72	5,451 48	-	10,056 12

BANK RETURNS.

BOSTON—Continued.

	BOSTON—Continued.				
	Broadway.	City.	Columbian.	Bank of Commerce.	Eagle.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$1,000,000 00	\$750,000 00	\$2,000,000 00	\$700,000 00
Bills in circulation,	62,579 00	153,521 00	156,837 00	280,477 00	199,501 00
Net profits on hand,	3,661 64	112,879 62	49,277 77	130,261 63	79,960 73
Balances due to other Banks,	-	15,877 40	-	556,256 64	6,212 30
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	50,871 48	461,258 29	426,865 99	674,224 40	503,492 88
Cash deposited bearing interest,	-	-	41,000 00	93,349 52	50,000 00
Total amount due from the Bank,	207,112 12	1,743,536 31	1,423,980 76	3,734,569 19	1,539,166 91
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	5,788 00	76,912 68	118,760 02	112,946 88	109,125 08
Real Estate,	10,474 15	30,000 00	-	12,826 68	-
Bills of Banks in this, and of the other New England States,	5,596 00	67,143 00	42,524 00	391,640 91	121,015 00

Balances due from other Banks,	14,205 20	55,512 06	9,175 62	94,098 26	22,350 27
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	231,048 77	1,513,968 57	1,253,521 12	3,123,056 46	1,286,676 56
Total amount of the Resources of the Bank,	267,112 12	1,743,536 31	1,423,980 76	3,734,569 19	1,539,166 91
Rate and amount of Dividends since the last Annual Return, with dates,	- -	October, 1855, 3½ per cent., 35,000 00	October, 1855, 3½ per cent., 26,250 00	October, 1855, 4 per cent., 80,000 00	October, 1855, 4 per cent., 28,000 00
	April, 1856, 3½ per cent., 5,250 00	April, 1856, 3½ per cent., 35,000 00	April, 1856, 3½ per cent., 26,250 00	April, 1856, 3½ per cent., 70,000 00	April, 1856, 4 per cent., 28,000 00
	October, 1856, 4 per cent., 6,000 00	October, 1856, 3½ per cent., 35,000 00	October, 1856, 3½ per cent., 26,250 00	October, 1856, 3½ per cent., 70,000 00	October, 1856, 4 per cent., 28,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	3,082 32	94,129 96	47,571 22	110,000 00	78,292 04
Amount of Debts due to the Bank, secured by a pledge on its Stock,	2,500 00	- -	500 00	59,050 00	150 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	8,251 96	3,836 71	4,590 25

BANK RETURNS.

BOSTON—Continued.					
	Eliot.	Exchange.	Faneuil Hall.	Freeman's.	Globe.
DUE FROM THE BANK.					
Capital Stock,	\$600,000 00	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00
Bills in circulation,	165,445 00	301,723 00	250,270 00	250,301 00	182,644 00
Net profits on hand,	28,868 95	167,782 89	56,455 11	55,630 53	190,239 71
Balances due to other Banks,	77,159 98	353,175 31	5,573 99	7,757 59	304,925 05
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	281,209 48	673,957 57	399,448 69	219,199 86	429,314 64
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the Bank, . . .	1,152,683 41	2,496,638 77	1,211,747 79	932,888 98	2,107,123 40
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	72,725 60	103,434 64	38,217 56	43,506 50	171,593 29
Real Estate,	-	-	52,147 89	-	-
Bills of Banks in this, and of the other New England States,	81,180 71	230,215 06	56,185 00	7,038 00	127,165 00

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Balances due from other Banks,	16,311 13	139,704 63	58,846 14	75,098 70	29,608 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	982,465 97	2,023,261 44	1,006,351 20	807,245 78	1,778,756 83
Total amount of the Resources of the Bank,	1,152,683 41	2,496,638 77	1,211,747 79	932,888 98	2,107,123 40
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 3½ per cent., 21,000 00	October, 1855, 4 per cent., 40,000 00	—	October, 1855, 5 per cent., 20,000 00	October, 1855, 4 per cent., 40,000 00
	April, 1856, 3½ per cent., 21,000 00	April, 1856, 5 per cent., 50,000 00	April, 1856, 4 per cent., 20,000 00	April, 1856, 5 per cent., 20,000 00	April, 1856, 4 per cent., 40,000 00
	October, 1856, 3½ per cent., 21,000 00	October, 1856, 5 per cent., 50,000 00	October, 1856, 4 per cent., 20,000 00	October, 1856, 5 per cent., 20,000 00	October, 1856, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	21,208 85	147,022 77	45,793 68	50,000 00	190,239 71
Amount of Debts due to the Bank, secured by a pledge on its Stock,	550 00	—	4,500 00	5,000 00	14,000 00
Amount of Debts due and not paid, and considered doubtful,	428 33	—	—	—	—

BANK RETURNS.

BOSTON—Continued.

	Granite.	Hamilton.	Howard Banking Co.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	\$900,000 00	\$500,000 00	\$500,000 00	\$560,000 00	\$800,000 00
Bills in circulation,	166,959 00	154,099 00	184,501 00	169,832 00	151,705 00
Net profits on hand,	46,970 65	105,430 38	30,547 41	96,720 12	66,708 23
Balances due to other Banks,	89,274 70	331 07	37,930 61	125,964 81	6,695 06
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,					
	434,959 78	528,624 48	296,230 45	220,563 34	344,870 39
Cash deposited bearing interest,	—	—	—	—	—
Total amount due from the Bank,	1,638,164 13	1,288,484 93	1,049,209 47	1,173,080 27	1,369,978 68
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	6,485 87	18,297 68	81,576 59	59,946 96	147,183 90
Real Estate,	—	—	—	—	75,812 24
Bills of Banks in this, and of the other New England States,	123,331 00	154,703 00	88,207 17	104,485 00	48,900 00

Balances due from other Banks,	19,584 90	136,621 34	20,498 93	39,644 94	49,556 08
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	1,488,762 36	978,862 91	858,926 78	969,003 37	1,048,526 46
Total amount of the Resources of the Bank,	1,638,164 13	1,288,484 93	1,049,209 47	1,173,080 27	1,369,978 68
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 3½ per cent., 31,500 00	October, 1855, 4 per cent., 20,000 00	October, 1855, 4 per cent., 20,000 00	October, 1855, 5 per cent., 28,000 00	October, 1855, 3½ per cent., 25,600 00
	April, 1856, 3½ per cent., 31,500 00	April, 1856, 4 per cent., 20,000 00	April, 1856, 3½ per cent., 17,500 00	April, 1856, 5 per cent., 28,000 00	April, 1856, 3½ per cent., 25,600 00
	October, 1856, 3½ per cent., 31,500 00	October, 1856, 4 per cent., 20,000 00	October, 1856, 3½ per cent., 17,500 00	October, 1856, 5 per cent., 28,000 00	October, 1856, 3½ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last Dividend,	45,000 00	92,000 00	17,224 11	87,034 99	53,728 05
Amount of Debts due to the Bank, secured by a pledge on its Stock,	39,100 00	-	48,005 75	-	-
Amount of Debts due and not paid, and considered doubtful,	26,308 57	-	5,370 64	-	958 40

BANK RETURNS.

BOSTON—Continued.					
	Maverick.	Mechanics'.	Merchants'.	National.	New England.
DUE FROM THE BANK.					
Capital Stock,	\$400,000 00	\$250,000 00	\$4,000,000 00	\$750,000 00	\$1,000,000 00
Bills in circulation,	157,179 00	152,382 00	685,839 00	196,157 00	122,423 00
Net profits on hand,	8,362 79	24,050 49	287,639 40	28,700 64	60,437 83
Balances due to other Banks,	7,375 01	—	679,403 68	—	80,534 13
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	195,017 80	154,566 86	1,357,073 00	255,812 65	325,077 20
Cash deposited bearing interest,	1,038 46	—	—	—	22,115 91
Total amount due from the Bank,	768,973 06	580,999 35	7,009,955 08	1,230,670 29	1,610,588 07
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	58,995 82	16,125 53	241,997 00	56,465 41	75,517 99
Real Estate,	—	18,600 00	243,000 00	—	32,600 00
Bills of Banks in this, and of the other New England States,	443 00	2,110 00	609,987 27	79,174 04	64,925 00

Balances due from other Banks,	38,185 88	77,377 83	73,595 31	10,619 07	26,341 76
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, . .	671,348 36	466,785 99	5,841,375 50	1,084,411 77	1,411,203 32
Total amount of the Resources of the Bank,	768,973 06	580,999 35	7,009,955 08	1,230,670 29	1,610,588 07
Rate and amount of Dividends since the last Annual Return, with dates,	-	October, 1855, 4 per cent., 10,000 00	-	-	October, 1855, 4 per cent., 40,000 00
	April, 1856, 3½ per cent., 14,000 00	April, 1856, 4 per cent., 10,000 00	April, 1856, 4 per cent., 160,000 00	April, 1856, 3½ per cent., 26,250 00	April, 1856, 4 per cent., 40,000 00
	October, 1856, 3 per cent., 12,000 00	October, 1856, 4 per cent., 10,000 00	October, 1856, 4 per cent., 160,000 00	October, 1856, 3½ per cent., 26,250 00	October, 1856, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	7,463 28	17,200 00	287,139 40	28,334 94	46,962 58
Amount of Debts due to the Bank, secured by a pledge on its Stock,	18,400 00	450 00	20,500 00	5,250 00	5,500 00
Amount of Debts due and not paid, and considered doubtful,	-	-	4,210 00	8,000 00	3,478 80

BANK RETURNS.

BOSTON—Continued.

	North.	North America.	Shawmut.	Shoe and Leather Dealers'.	State.
DUE FROM THE BANK.					
Capital Stock.	\$750,000 00	\$750,000 00	\$750,000 00	\$1,000,000 00	\$1,800,000 00
Bills in circulation.	176,646 00	199,342 00	188,130 00	224,196 00	252,093 00
Net profits on hand,	74,441 63	40,292 57	45,370 45	126,478 48	264,576 77
Balances due to other Banks,	96,923 19	97,693 94	66,490 23	183,587 10	73,482 33
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	398,042 41	394,370 18	331,588 19	471,850 64	716,363 41
Cash deposited bearing interest,	—	—	—	—	—
Total amount due from the Bank,	1,496,053 23	1,391,698 69	1,381,578 87	2,006,112 22	3,106,515 51
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	106,597 67	93,516 71	69,565 42	141,713 90	234,006 22
Real Estate,	—	—	—	40,000 00	—
Bills of Banks in this, and of the other New England States,	111,935 00	44,689 00	89,691 00	124,822 24	149,326 02

Balances due from other Banks,	26,530 77	95,683 37	5,303 61	33,918 51	21,624 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,250,989 79	1,157,809 61	1,217,018 84	1,665,657 57	2,700,958 56
Total amount of the Resources of the Bank,	1,496,053 23	1,391,698 69	1,381,578 87	2,006,112 22	3,106,515 51
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 30,000 00	October, 1855, 4 per cent., 30,000 00	October, 1855, 4 per cent., 30,000 00	October, 1855, 4 per cent., 40,000 00	October, 1855, 3½ per cent., 63,000 00
	April, 1856, 3½ per cent., 26,250 00	April, 1856, 3½ per cent., 26,250 00	April, 1856, 4 per cent., 30,000 00	April, 1856, 4½ per cent., 45,000 00	April, 1856, 3½ per cent., 63,000 00
	October, 1856, 3½ per cent., 26,250 00	October, 1856, 3½ per cent., 26,250 00	-	October, 1856, 4½ per cent., 45,000 00	-
Amount of Reserved Profits at the time of declaring the last Dividend,	73,074 65	44,201 64	31,978 79	106,500 00	252,578 40
Amount of Debts due to the Bank, secured by a pledge on its Stock,	20,950 00	3,000 00	14,500 00	-	15,150 00
Amount of Debts due and not paid, and considered doubtful,	57,142 80	3,227 28	400 00	-	-

BANK RETURNS.

BOSTON—Continued.

	Suffolk.	Traders'.	Tremont.	Union.	Washington.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$600,000 00	\$1,250,000 00	\$1,000,000 00	\$750,000 00
Bills in circulation,	652,419 00	149,996 00	362,525 00	161,521 00	226,960 00
Net profits on hand,	234,965 55	64,525 11	78,704 70	116,308 40	77,431 23
Balances due to other Banks,	779,609 76	91,330 96	239,965 99	67,406 53	11,355 83
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	1,952,115 15	229,899 66	781,942 76	493,051 99	412,892 14
Cash deposited bearing interest,	— —	110,000 00	— —	— —	46,151 15
Total amount due from the Bank,	3,919,109 46	1,245,751 73	2,713,138 45	1,838,287 92	1,534,790 35
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	305,298 69	75,221 19	136,784 10	67,287 07	91,880 42
Real Estate,	120,000 00	— —	— —	— —	— —
Bills of Banks in this, and of the other New England States,	494,961 00	27,566 00	287,101 50	103,804 32	107,916 00

Balances due from other Banks, . . .	1,389,800 55	51,222 35	63,985 49	37,276 35	9,161 28
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,609,049 22	1,091,742 19	2,225,267 36	1,629,760 18	1,315,832 65
∞ Total amount of the Resources of the Bank,	3,919,109 46	1,245,751 73	2,713,133 45	1,838,287 92	1,524,790 35
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 5 per cent., 50,000 00	October, 1855, 4 per cent., 24,000 00	—	October, 1855, 4 per cent., 40,000 00	October, 1855, 3½ per cent., 26,250 00
	April, 1856, 5 per cent., 50,000 00	April, 1856, 4 per cent., 24,000 00	April, 1856, 4 per cent.	April, 1856, 4 per cent., 40,000 00	April, 1856, 3½ per cent., 26,250 00
	October, 1856, 5 per cent., 50,000 00	October, 1856, 3½ per cent., 21,000 00	October, 1856, 4 per cent.	October, 1856, 4 per cent., 40,000 00	October, 1856, 3½ per cent., 26,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	230,620 96	49,999 50	74,469 90	116,469 36	64,180 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	2,500 00	1,180 00	5,000 00	2,700 00	1,000 00
Amount of Debts due and not paid, and considered doubtful, . . .	6,500 00	34,145 66	—	16,000 00	—

	BOSTON—Continued.	CHILSEA.	ANDOVER.	BEVERLY.	
	Webster.	Tradesman's.	Andover.	Bass River.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	\$1,500,000 00	\$150,000 00	\$250,000 00	\$100,000 00	\$125,000 00
Bills in circulation,	346,442 00	71,467 00	104,875 00	62,100 00	87,253 00
Net profits on hand,	89,618 14	15,711 38	24,802 18	1,830 54	5,603 21
Balances due to other Banks,	134,819 44	153 07	—	4,947 97	1,831 05
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	641,826 66	72,603 41	16,713 70	12,750 42	48,926 76
Cash deposited bearing interest,	109,603 10	1,887 39	6,899 46	—	—
Total amount due from the Bank,	2,822,309 34	311,822 25	403,290 34	181,628 93	268,614 02
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	150,786 77	10,813 09	8,933 98	3,863 06	5,436 46
Real Estate,	—	—	5,000 00	1,500 00	—
Bills of Banks in this, and of the other New England States,	228,290 00	9,383 82	1,689 00	7,453 30	6,763 72

Balances due from other Banks, . . .	23,251 73	31,469 61	14,068 82	8,146 44	7,415 55
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	2,419,980 81	260,155 73	373,598 54	160,666 13	248,998 29
Total amount of the Resources of the Bank,	2,822,309 34	311,822 25	403,290 34	181,628 93	268,614 02
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 3½ per cent., 52,500 00	-	-	-	October, 1855, 4 per cent., 5,000 00
	April, 1856, 3½ per cent., 52,500 00	April, 1856, 4 per cent., 6,000 00	April, 1856, 3½ per cent., 8,750 00	-	-
	October, 1856, 3½ per cent., 52,500 00	October, 1856, 4 per cent., 6,000 00	October, 1856, 3½ per cent., 8,750 00	October, 1856, 3 per cent., 3,000 00	October, 1856, 5 per cent., 6,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	51,851 32	15,042 59	24,548 21	1,654 75	2,512 60
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	-	7,900 00	2,570 00	4,500 00	200 00
Amount of debts due and not paid, and considered doubtful, . . .	-	-	-	-	-

BANK RETURNS.

	DANVERS.		SOUTH DANVERS.		GLOUCESTER.	
	Danvers.	Village.	Warren.	Cape Ann.	Gloucester.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$200,000 00	\$200,000 00	\$150,000 00	\$300,000 00	
Bills in circulation,	77,156 00	115,252 00	143,475 50	88,958 00	124,713 00	
Net profits on hand,	26,241 57	18,661 81	26,364 59	2,160 54	15,086 57	
Balances due to other Banks,	4,977 98	4,431 24	1,218 71	—	1,440 76	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	46,480 69	43,757 76	59,095 78	26,465 65	64,409 53	
Cash deposited bearing interest,	—	12,000 00	29,419 55	—	—	
Total amount due from the Bank,	304,856 24	394,102 81	459,574 13	267,584 19	505,649 86	
RESOURCES OF THE BANK.						
Gold, Silver and other coined metals in its Banking-house,	4,173 45	5,668 13	10,289 42	7,288 81	8,608 31	
Real Estate,	1,500 00	17,782 69	12,581 09	5,954 44	9,000 00	
Bills of Banks in this, and of the other New England States,	4,014 80	7,568 30	11,836 45	515 00	10,196 43	

Balances due from other Banks, . . .	4,001 74	35,379 66	40,396 45	24,300 20	4,709 22
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	291,166 25	327,704 03	384,470 72	229,525 74	473,135 90
Total amount of the Resources of the Bank,	304,856 24	394,102 81	459,574 13	267,584 19	505,649 86
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 3½ per cent., 5,250 00	October, 1855, 4 per cent., 8,000 00	October, 1855, 4 per cent., 8,000 00	-	October, 1855, 3½ per cent., 10,500 00
	April, 1856, 3½ per cent., 5,250 00	April, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent., 8,000 00	-	April, 1856, 4 per cent., 12,000 00
	October, 1856, 3½ per cent., 5,250 00	October, 1856, 4 per cent., 8,000 00	-	October, 1856, 3 per cent., 4,500 00	October, 1856, 3½ per cent., 10,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	25,177 49	16,661 08	24,165 09	280 61	15,800 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	-	-	-	6,305 00	7,190 00
Amount of Debts due and not paid, and considered doubtful, . . .	-	225 61	-	-	2,891 89

BANK RETURNS.

	HAVERHILL.				LAWRENCE.	
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$150,000 00	\$180,000 00	\$150,000 00	\$500,000 00	
Bills in circulation,	51,187 00	100,864 00	78,949 00	82,106 00	222,853 00	
Net profits on hand,	4,278 55	20,665 26	18,869 33	22,249 80	51,779 54	
Balances due to other Banks,	15,880 42	9,210 71	33,550 94	3,869 92	1,456 72	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,009 42	34,765 03	50,935 91	55,750 50	82,541 20	
Cash deposited, bearing interest,	10,000 00	15,000 00	- - -	- - -	- - -	
Total amount due from the Bank,	198,355 39	330,505 00	362,305 18	313,976 22	858,630 46	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	3,364 40	5,689 45	4,952 09	4,308 72	12,652 15	
Real Estate,	8,000 00	5,000 00	2,000 00	3,000 00	20,000 00	
Bills of Banks in this, and of the other New England States,	- - -	15 00	4,183 00	258 85	5,156 00	

Balances due from other Banks,	13,810 16	16,852 84	29,991 35	3,930 93	49,056 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	173,180 83	302,947 71	321,178 74	302,477 72	771,765 51
Total amount of the Resources of the Bank,	198,355 39	330,505 00	362,305 18	313,976 22	858,630 46
Rate and amount of dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 4,000 00	October, 1855, 4½ per cent., 6,750 00	-	October, 1855, 4 per cent., 6,000 00	October, 1855, 3½ per cent., 17,500 00
	April, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 7,200 00	April, 1856, 4½ per cent., 6,750 00	April, 1856, 3½ per cent., 17,500 00
	October, 1856, 4 per cent., 4,000 00	October, 1856, 5 per cent., 7,500 00	October, 1856, 4 per cent., 7,200 00	October, 1856, 5 per cent., 7,500 00	-
Amount of Reserved Profits at the time of declaring the last Dividend,	4,000 00	20,000 00	17,500 00	21,811 92	50,501 14
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	50 00	-	-	-
Amount of Debts due and not paid, and considered doubtful,	-	1,082 77	-	500 00	-

BANK RETURNS.

	LAWRENCE—Con.		LYNN.		MARBLEHEAD.
	Pemberton.	City.	Laughton.	Lynn Mechanics'.	Grand Bank.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Bills in circulation,	83,504 00	86,731 00	88,673 00	156,317 00	73,964 00
Net profits on hand,	3,327 10	1,587 81	14,014 11	32,358 04	8,417 67
Balances due to other Banks,	—	1,001 90	2,788 43	2,245 05	2 23
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	42,339 17	33,949 28	38,094 00	104,287 04	30,294 90
Cash deposited bearing interest,	—	—	—	12,300 00	—
Total amount due from the Bank,	232,170 27	223,269 99	343,569 54	507,507 13	212,678 80
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,834 68	5,860 75	10,742 47	12,160 19	7,828 17
Real Estate,	10,915 69	—	—	12,000 00	8,790 00
Bills of Banks in this, and of the other New England States,	5,305 64	7,793 54	10,822 07	3,805 00	300 00

Balances due from other Banks,	44,493 17	30,648 45	22,293 23	75,655 84	5,391 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	166,621 09	178,967 25	299,711 77	403,886 10	190,368 68
Total amount of the Resources of the Bank,	232,170 27	223,269 99	343,569 54	507,507 13	212,678 80
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 3½ per cent., 3,500 00	October, 1855, 3½ per cent.	October, 1855, 4 per cent.	October, 1855, 5 per cent., 10,000 00	—
	April, 1856, 4 per cent., 4,000 00	April, 1856, 3½ per cent.	April, 1856, 4 per cent.	April, 1856, 5 per cent., 10,000 00	April, 1856, 3½ per cent., 3,500 00
	October, 1856, 4 per cent., 4,000 00	October, 1856, 3½ per cent.	October, 1856, 4 per cent.	October, 1856, 5 per cent., 10,000 00	October, 1856, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	3,143 84	—	14,089 98	31,261 95	8,242 89
Amount of Debts due to the Bank, secured by a pledge on its Stock,	480 00	5,400 00	2,080 00	—	5,797 55
Amount of Debts due and not paid, and considered doubtful,	89 64	—	60 00	—	—

BANK RETURNS.

	MARBLEHEAD—Con.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.					
Capital Stock,	\$120,000 00	\$100,000 00	\$200,000 00	\$210,000 00	\$150,000 00
Bills in circulation,	86,658 00	59,308 00	90,847 00	79,415 00	137,328 00
Net profits on hand,	5,282 16	9,216 60	18,352 47	6,924 45	31,191 24
Balances due to other Banks,	- - -	- - -	2,058 54	500 61	217 01
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	30,266 64	16,396 81	60,463 78	67,493 50	90,656 13
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	12,700 16
Total amount due from the Bank,	242,206 80	184,921 41	371,721 79	364,333 56	422,092 54
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	7,400 06	6,086 57	7,672 22	11,924 60	9,366 28
Real Estate,	6,333 33	- - -	4,500 00	5,000 00	2,500 00
Bills of Banks in this, and of the other New England States,	2,238 00	160 00	4,100 00	2,475 46	3,469 34

Balances due from other Banks, . . .	3,559 61	5,302 70	32,478 81	26,355 90	104,351 15
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	222,675 80	173,372 14	322,970 76	318,577 60	302,405 77
Total amount of the Resources of the Bank,	242,206 80	184,921 41	371,721 79	364,333 56	422,092 54
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 3½ per cent., 4,200 00	-	October, 1855, 4 per cent., 8,000 00	-	October, 1855, 5 per cent., 5,000 00
	April, 1856, 3½ per cent., 4,200 00	April, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 8,000 00	April, 1856, 3 per cent., 6,300 00	April, 1856, 5 per cent., 5,000 00
	October, 1856, 3½ per cent., 4,200 00	October, 1856, 4 per cent., 4,000 00	October, 1856, 4 per cent., 8,000 00	October, 1856, 3 per cent., 6,300 00	October, 1856, 5 per cent., 7,500 00 (Capital increased)
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,767 81	7,536 10	17,938 98	6,360 12	31,196 24
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	2,900 00	-	1,697 00	1,350 00	-
Amount of Debts due and not paid, and considered doubtful, . . .	2,763 37	-	750 00	-	-

BANK RETURNS.

	SALEM.				
	ROCKPORT.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
Capital Stock,	\$150,000 00	\$210,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation,	96,240 00	101,462 00	94,438 00	94,580 00	62,033 00
Net profits on hand,	5,444 56	17,754 29	28,606 42	14,469 78	12,773 71
Balances due to other Banks,	—	16,316 83	97 04	2,303 19	9,115 93
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	41,798 11	109,518 53	96,049 60	70,765 65	68,118 82
Cash deposited bearing interest,	—	—	20,000 00	17,000 00	—
Total amount due from the Bank,	293,482 67	455,051 65	439,191 06	399,118 62	352,041 46
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	3,500 11	7,485 09	7,769 00	5,241 80	4,607 19
Real Estate,	—	23,233 21	8,074 06	3,000 00	5,000 00
Bills of Banks in this, and of the other New England States,	2,640 00	16,218 29	7,036 10	3,018 81	10,229 00

Balances due from other Banks,	23,880 64	31,408 10	24,907 21	27,495 07	260 83
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	263,461 92	376,706 96	391,404 69	360,362 94	331,953 44
Total amount of the Resources of the Bank,	293,482 67	455,051 65	439,191 06	399,118 62	352,041 46
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 14 per cent. on 100,000 00 14,000 00	-	October, 1855, 4 per cent., 8,010 00	October, 1855, 3 $\frac{3}{4}$ per cent., 7,500 00	-
	April, 1856, 4 per cent., 6,000 00	April, 1856, 4 $\frac{1}{2}$ per cent., 9,450 00	April, 1856, 4 per cent., 8,010 00	April, 1856, 3 $\frac{3}{4}$ per cent., 7,500 00	April, 1856, 3 per cent., 6,000 00
	October, 1856, 4 per cent., 6,000 00	October, 1856, 4 $\frac{1}{2}$ per cent., 9,450 00	October, 1856, 4 per cent., 8,010 00	October, 1856, 3 $\frac{3}{4}$ per cent., 7,500 00	October, 1856, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	9,652 25	19,516 86	28,606 42	12,683 15	12,387 12
Amount of Debts due to the Bank, secured by a pledge on its Stock,	8,269 00	-	1,100 00	-	-
Amount of Debts due and not paid, and considered doubtful,	-	-	6,468 00	100 25	10,000 00

	SALEM—Continued.				SALISBURY.	BRIGHTON.
	Merchants.	Naumkeag.	Salem.	Powow River.		
DUE FROM THE BANK.						
Capital Stock.	\$200,000 00	\$500,000 00	\$250,000 00	\$100,000 00	\$250,000 00	
Bills in circulation,	87,631 00	175,279 00	79,956 00	109,979 00	185,566 00	
Net profits on hand,	19,470 83	35,462 20	10,398 28	11,646 16	22,469 32	
Balances due to other Banks,	662 60	1,934 72	3,654 40	—	—	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	86,909 94	163,817 28	59,288 43	13,070 55	58,702 97	
Cash deposited bearing interest,	52,014 00	39,653 35	—	2,000 00	—	
Total amount due from the Bank,	446,688 37	916,146 55	403,297 11	236,695 71	516,738 29	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	6,970 91	12,054 10	5,243 65	5,872 22	9,852 15	
Real Estate,	—	6,365 00	4,377 97	4,900 00	5,000 00	
Bills of Banks in this, and of the other New England States,	7,183 63	4,044 49	9,286 00	747 00	16,847 25	

Balances due from other Banks,	41,692 14	24,667 75	29,004 12	25,736 37	28,578 49
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description except- ing the balances due from other Banks, .	390,841 69	869,015 21	355,385 37	199,440 12	456,460 40
Total amount of the Resources of the Bank,	446,688 37	916,146 55	403,297 11	236,695 71	516,738 29
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 8,000 00	October, 1855, 4 per cent., 20,000 00	October, 1855, 3 per cent., 7,500 00	October, 1855, 5 per cent., 5,000 00	October, 1855, 5 per cent., 12,500 00
	April, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent., 20,000 00	April, 1856, 3 per cent., 7,500 00	April, 1856, 5 per cent., 5,000 00	April, 1856, 4 per cent., 10,000 00
	October, 1856, 4 per cent., 8,000 00	October, 1856, 4 per cent., 20,000 00	- -	October, 1856, 5 per cent., 5,000 00	October, 1856, 3 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	19,205 71	33,860 96	10,252 67	11,203 61	21,587 91
Amount of Debts due to the Bank, secured by a pledge on its Stock,	500 00	2,775 00	2,340 00	- -	7,000 00
Amount of Debts due and not paid, and con- sidered doubtful,	2,500 00	- -	14,500 00	- -	21,064 85

BANK RETURNS.

	CAMBRIDGE.			
	BRIGHTON—Con.	Cambridge.	Cambridge City.	Cambridge Market.
	Brighton Market.			
DUE FROM THE BANK.				
Capital Stock,	\$200,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation,	248,772 00	76,452 00	96,077 00	118,569 00
Net profits on hand,	7,835 44	14,308 43	5,166 54	4,012 21
Balances due to other Banks,	137 83	—	—	—
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	64,788 69	37,825 66	112,361 34	27,106 61
Cash deposited bearing interest,	—	—	—	—
Total amount due from the Bank,	521,533 96	228,586 09	313,604 88	299,687 82
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	13,368 37	11,606 33	9,810 09	7,402 95
Real Estate,	8,270 28	6,000 00	—	4,800 00
Bills of Banks in this, and of the other New England States,	25,896 23	5,066 76	5,375 00	6,639 66
				12,259 31
				—
				3,112 00

Balances due from other Banks, . . .	70,086 08	9,332 88	96,189 33	25,814 23	36,875 98
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	403,913 00	196,580 12	202,230 46	255,030 98	194,827 25
Total amount of the Resources of the Bank,	521,533 96	228,586 09	313,604 88	299,687 82	247,074 54
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 4 per cent. on 100,000 00 4,000 00 14 per cent on new stock, 2 months, 1,250 00 April, 1856, 4½ per cent., 9,000 00	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00	October, 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 3 per cent., 3,000 00	- April, 1856, 4 per cent., 4,000 00 October, 1856, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,949 99	13,951 15	3,038 43	3,998 13	9,122 93
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	11,209 00	3,850 00	1,800 00	15,996 00	2,870 00
Amount of Debts due and not paid, and considered doubtful, . . .	105 29	-	-	-	4,500 00

BANK RETURNS.

	CAMBRIDGE—Con.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00	
Bills in circulation,	95,165 00	215,957 00	155,328 00	98,695 00	165,455 00	
Net profits on hand,	6,284 10	37,403 04	4,895 61	12,335 88	26,701 56	
Balances due to other Banks,	—	—	150 63	—	—	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	77,059 49	247,107 85	96,517 19	14,185 40	33,655 44	
Cash deposited, bearing interest,	—	—	—	—	—	
Total amount due from the Bank,	278,508 59	800,467 89	406,891 43	225,216 28	425,812 00	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	11,235 30	33,005 47	9,912 93	11,512 68	7,397 03	
Real Estate,	—	24,000 00	7,500 00	2,400 00	3,000 00	
Bills of Banks in this, and of the other New England States,	19,806 82	7,340 00	6,588 00	1,283 68	2,015 00	

Balances due from other Banks,	45,630 95	127,293 82	77,795 88	29,663 90	18,167 93
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	201,835 52	608,828 60	305,094 62	180,356 02	395,232 04
Total amount of the Resources of the Bank,	278,508 59	800,467 89	406,891 43	225,216 28	425,812 00
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 4,000 00	October, 1855, 4 per cent., 12,000 00	October, 1855, 3 per cent.	-	October, 1855, 4 per cent., 8,000 00
	April, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 12,000 00	April, 1856, 3½ per cent.	April, 1856, 3½ per cent., 3,500 00	April, 1856, 4 per cent., 8,000 00
	-	October, 1856, 4 per cent., 12,000 00	October, 1856, 3½ per cent.	October, 1856, 3½ per cent., 3,500 00	October, 1856, 4½ per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,230 69	36,065 86	1,000 00	10,295 34	25,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock,	12,200 00	8,400 00	11,300 00	5,030 00	-
Amount of Debts due and not paid, and considered doubtful,	-	-	-	1,500 00	-

BANK RETURNS.

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Bills in circulation,	74,501 00	75,708 00	171,221 00	130,963 00	87,843 00
Net profits on hand,	1,537 43	9,013 48	28,126 28	34,589 84	2,919 21
Balances due to other Banks,	-	-	-	-	2,708 81
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	19,228 87	26,051 88	94,237 13	43,891 89	39,035 26
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the Bank,	195,267 30	210,773 36	493,584 41	409,444 73	232,506 28
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	4,946 73	4,727 61	8,467 41	3,886 58	3,579 72
Real Estate,	-	-	18,000 00	-	12,000 00
Bills of Banks in this, and of the other New England States,	9,945 77	434 00	18,971 13	12,888 61	9,095 65

Balances due from other Banks, . . .	4,103 99	10,464 95	50,983 94	13,504 18	12,873 83
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	176,270 81	195,146 80	397,161 93	379,165 36	194,957 08
Total amount of the Resources of the Bank,	195,267 30	210,773 36	493,584 41	409,444 73	232,506 28
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 4 per cent., 4,000 00	October, 1855, 4 per cent., 4,000 00	October, 1855, 5 per cent., 10,000 00	October, 1855, 5 per cent., 10,000 00	-
	April, 1856, 3 per cent., 3,000 00	April, 1856, 4 per cent., 4,000 00	April, 1856, 5 per cent., 10,000 00	April, 1856, 5 per cent., 10,000 00	April, 1856, 3 per cent., 3,000 00
	October, 1856, 4 per cent., 4,000 00	October, 1856, 4 per cent., 4,000 00	October, 1856, 5 per cent., 10,000 00	October, 1856, 5 per cent., 10,000 00	October, 1856, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,250 00	7,176 92	23,358 00	34,162 02	1,100 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	500 00	-	200 00	3,115 00	4,850 00
Amount of debts due and not paid, and considered doubtful, . . .	-	-	-	-	500 00

BANK RETURNS.

	LOWELL—Continued.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Warehse.	Malden.	Newton.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation,	149,180 00	368,663 00	121,000 00	87,610 00	90,344 00
Net profits on hand,	27,067 89	106,543 96	8,152 05	6,455 73	14,469 86
Balances due to other Banks,	-	15,355 57	-	-	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	60,841 22	56,754 03	51,466 56	26,316 35	58,601 69
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the Bank,	497,089 11	1,147,316 56	330,618 61	220,382 08	313,415 55
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	6,783 42	10,558 00	4,279 44	4,747 34	8,441 69
Real Estate,	-	-	12,792 15	5,602 64	5,054 75
Bills of Banks in this, and of the other New England States,	16,018 58	6,128 00	10,307 53	332 00	3,732 55

Balances due from other Banks,	21,471 31	5,002 03	29,298 80	11,528 87	25,110 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	392,815 80	1,125,628 53	273,940 69	198,171 23	271,076 03
Total amount of the Resources of the Bank,	437,089 11	1,147,316 56	330,618 61	220,382 08	313,415 55
Rate and amount of dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 8,000 00	October, 1855, 4 per cent., 24,000 00	- - -	- - -	October, 1855, 4 per cent., 6,000 00
	April, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent., 24,000 00	April, 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 6,000 00
	October, 1856, 4 per cent., 8,000 00	October, 1856, 4 per cent., 24,000 00	October, 1856, 4 per cent., 6,000 00	October, 1856, 4 per cent., 4,000 00	October, 1856, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	22,000 00	96,500 00	4,000 00	6,129 77	14,511 05
Amount of Debts due to the Bank, secured by a pledge on its Stock,	3,053 85	5,300 00	500 00	2,475 00	- - -
Amount of Debts due and not paid, and considered doubtful,	1,000 00	- - -	- - -	- - -	- - -

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBUEN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$100,000 00	\$100,000 00
Bills in circulation,	80,845 00	101,698 00	117,941 00	104,393 00	118,921 00
Net profits on hand,	2,080 46	6,388 12	4,110 38	9,818 46	3,921 63
Balances due to other Banks,	-	-	4,141 63	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	18,760 93	10,032 01	25,619 77	33,989 68	26,413 65
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the Bank,	201,686 39	218,118 13	351,812 78	248,201 14	249,256 28
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	6,571 13	5,301 51	8,208 59	9,476 55	5,902 03
Real Estate,	-	2,000 00	5,500 00	3,250 00	3,000 00
Bills of Banks in this, and of the other New England States,	2 00	4,733 69	3,850 00	3,575 00	2,177 00

Balances due from other Banks,	23,344 69	13,866 68	4,000 00	30,991 62	43,465 06
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	171,768 57	192,216 25	330,254 19	200,907 97	194,712 19
Total amount of the Resources of the Bank,	201,686 39	218,118 13	351,812 78	248,201 14	249,256 28
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 4,000 00	-	October, 1855, 4 per cent., 8,000 00	-	-
	April, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 4,000 00
	October, 1856, 4 per cent., 4,000 00	October, 1856, 4 per cent., 4,000 00	October, 1856, 4 per cent., 8,000 00	October, 1856, 4 per cent., 4,000 00	October, 1856, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,862 02	4,410 12	3,564 61	9,818 46	3,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock,	8,100 00	600 00	1,575 00	-	1,100 00
Amount of Debts due and not paid, and considered doubtful,	-	-	1,094 79	-	-

BANK RETURNS.

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$250,000 00	\$250,000 00	\$100,000 00	\$200,000 00
Bills in circulation,	33,448 00	225,166 00	132,713 00	68,025 00	155,146 00
Net profits on hand,	2,414 95	32,765 67	25,828 96	5,008 61	19,295 11
Balances due to other Banks,	210 73	-	-	-	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	5,661 58	38,141 43	34,233 34	20,085 48	27,920 03
Cash deposited bearing interest,	2,992 93	-	-	-	-
Total amount due from the Bank,	144,728 19	546,073 10	442,775 30	193,119 09	402,361 14
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	2,905 29	21,694 03	9,511 54	5,223 62	5,571 76
Real Estate,	-	3,000 00	3,985 05	-	1,000 00
Bills of Banks in this, and of the other New England States,	1,154 00	3,455 00	2,631 00	1,607 00	1,361 00

Balances due from other Banks, . . .	8,215 77	106,591 77	24,536 74	23,981 99	13,572 59
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	132,453 13	411,332 30	402,110 97	162,306 48	380,855 79
Total amount of the Resources of the Bank,	144,728 19	546,073 10	442,775 30	193,119 09	402,361 14
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 3 per cent., 3,000 00	October, 1855, 4 per cent., 10,000 00	October, 1855, 3½ per cent., 8,750 00	-	October, 1855, 4 per cent., 8,000 00
	April, 1856, 3 per cent., 3,000 00	April, 1856, 4 per cent., 10,000 00	April, 1856, 3½ per cent., 8,750 00	April, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 8,000 00
	October, 1856, 3 per cent., 3,000 00	October, 1856, 4 per cent., 10,000 00	October, 1856, 3½ per cent., 8,750 00	October, 1856, 4 per cent., 4,000 00	October, 1856, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,300 00	32,000 00	25,292 22	4,000 00	18,244 54
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	-	500 00	1,875 00	-	3,210 00
Amount of Debts due and not paid, and considered doubtful, . . .	1,500 00	-	-	1,020 75	-

BANK RETURNS.

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBORO'.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation,	199,570 00	139,446 00	62,321 00	89,973 00	77,988 00
Net profits on hand,	12,038 33	26,700 46	4,592 01	6,241 21	11,560 29
Balances due to other Banks,	-	-	106 14	199 50	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	20,802 11	61,158 84	14,151 28	33,333 65	9,832 55
Cash deposited bearing interest,	4,000 00	3,700 00	-	-	-
Total amount due from the Bank,	436,410 44	481,005 30	181,150 43	229,747 36	199,380 84
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	5,702 27	8,523 06	3,341 16	6,019 40	3,870 40
Real Estate,	-	-	-	2,000 00	4,188 61
Bills of Banks in this, and of the other New England States,	2,135 00	9,648 25	718 00	3,021 00	1,111 00

Balances due from other Banks,	28,031 97	26,283 28	21,898 81	13,562 90	17,423 04
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	400,541 20	436,550 71	155,192 46	205,144 06	172,787 79
Total amount of the Resources of the Bank,	436,410 44	481,005 30	181,150 43	229,747 36	199,380 84
Rate and amount of Dividends since the last Annual Return, with dates,	<p>October, 1855, 5 per cent., 10,000 00</p> <p>April, 1856, 5 per cent., 10,000 00</p> <p>October, 1856, 5 per cent., 10,000 00</p>	<p>October, 1855, 5 per cent. on 200,000 00 10,000 00</p> <p>April, 1856, 5 per cent. on 234,000 00 11,700 00</p> <p>October, 1856, 5 per cent. on 250,000 00 12,500 00</p>	<p>October, 1855, 4 per cent. on 75,000 00 3,000 00</p> <p>April, 1856, 4 per cent., 3,000 00</p> <p>October, 1856, 4 per cent., 3,000 00 extra 5 per cent. 3,750 00</p>	<p>October, 1855, 2 per cent. on 62,300 00 1,246 00</p> <p>4 per cent. on 100,000 00 4,000 00</p> <p>April, 1856, 3½ per cent., 3,500 00</p> <p>October, 1856, 3½ per cent., 3,500 00</p>	<p>October, 1855, 4 per cent., 4,000 00</p> <p>April, 1856, 4 per cent., 4,000 00</p> <p>October, 1856, 4 per cent., 4,000 00</p>
Amount of Reserved Profits at the time of declaring the last Dividend,	10,000 00	26,000 00	2,000 00	5,700 00	10,693 95
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	-	-	-	550 00
Amount of Debts due and not paid, and considered doubtful,	189 50	-	200 00	-	-

BANK RETURNS.

	WORCESTER.			
	SOUTHBRIDGE.	UXBRIDGE.	CITY.	
	Southbridge.	Blackstone.	City.	Citizens'.
DUE FROM THE BANK.				
Capital Stock,	\$150,000 00	\$100,000 00	\$300,000 00	\$150,000 00
Bills in circulation,	122,546 00	97,088 75	134,149 00	60,156 00
Net profits on hand,	12,584 06	15,882 18	13,240 62	49,372 98
Balances due to other Banks,	127 50	-	900 00	652 97
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,786 18	17,129 58	99,005 66	64,105 47
Cash deposited bearing interest,	4,800 00	-	-	-
Total amount due from the Bank,	305,813 74	230,100 51	547,295 28	324,287 42
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	7,342 85	6,902 55	12,914 14	9,314 31
Real Estate,	2,600 00	-	-	-
Bills of Banks in this, and of the other New England States,	785 00	3,110 00	204 00	4,126 00
				256 00

Balances due from other Banks, . . .	14,137 77	36,241 94	37,141 56	55,374 02	14,184 43
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, except- ing the balances due from other Banks, .	280,978 12	183,846 02	497,035 58	527,978 54	300,532 68
Total amount of the Resources of the Bank,	305,843 74	230,100 51	547,295 28	601,750 08	324,287 42
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 4 per cent., 6,000 00	October, 1855, 4 per cent., 4,000 00	October, 1855, 4 per cent. on 200,000 00	October, 1855, 4 per cent., 14,000 00	October, 1855, 5 per cent., 7,500 00
	April, 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 4,000 00	also interest on new stock, 1,037 93	April, 1856, 4 per cent., 14,000 00	April, 1856, 5 per cent., 7,500 00
	October, 1856, 4 per cent., 6,000 00	October, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 12,000 00	October, 1856, 4 per cent., 14,000 00	October, 1856, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	12,242 08	16,411 10	12,887 57	16,500 00	48,807 63
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	-	-	-	100 00	-
Amount of Debts due and not paid, and con- sidered doubtful, . . .	-	4,919 65	-	378 25	1,000 00

BANK RETURNS.

	WORCESTER—Continued.		NORTHAMPTON.		
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00
Bills in circulation,	163,002 00	103,045 00	140,836 00	222,734 00	181,538 00
Net profits on hand,	51,411 32	17,221 47	59,494 17	6,192 67	49,806 48
Balances due to other Banks,	616 63	—	11,266 57	9,783 20	881 76
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	74,112 15	87,213 05	120,995 58	37,159 94	38,953 09
Cash deposited bearing interest,	—	—	—	—	—
Total amount due from the Bank, . . .	639,142 10	457,479 52	632,592 32	475,869 81	471,179 33
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	14,946 66	11,267 65	16,659 49	6,279 35	8,688 66
Real Estate,	—	—	25,000 00	—	3,500 00
Bills of Banks in this, and of the other New England States,	6,025 00	4,014 00	1,499 00	655 00	870 00

Balances due from other Banks, . . .	48,867 43	28,370 85	66,360 93	70,301 95	54,228 07
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	569,303 01	413,797 02	523,072 90	398,633 51	403,892 60
Total amount of the Resources of the Bank,	639,142 10	457,479 52	632,592 32	475,869 81	471,179 33
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 4 per cent., 14,000 00	October, 1855, 4 per cent., 10,000 00	October, 1855, 4 per cent., 12,000 00	October, 1855, 3½ per cent., 7,000 00	October, 1855, 4½ per cent., 9,000 00
	April, 1856, 4 per cent., 14,000 00	April, 1856, 4 per cent., 10,000 00	April, 1856, 4 per cent., 12,000 00	April, 1856, 3½ per cent., 7,000 00	April, 1856, 5 per cent., 10,000 00
	October, 1856, 4 per cent., 14,000 00	October, 1856, 4 per cent., 10,000 00	October, 1856, 4 per cent., 12,000 00	October, 1856, 4 per cent., 8,000 00	October, 1856, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	51,379 20	16,000 00	58,880 64	13,282 85	48,351 06
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	- -	1,000 00	150 00	- -	3,000 00
Amount of Debts due and not paid, and considered doubtful, . . .	2,232 26	- -	- -	- -	5,000 00

BANK RETURNS.

	WARE.	CONWAY.	GREENFIELD.		CHICOPEE.
	Hampshire Manufacturers.	Conway.	Franklin County.	Greenfield.	Cabot.
DUE FROM THE BANK.					
Capital Stock,	\$250,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation,	258,060 00	101,185 00	155,112 00	172,699 00	104,260 00
Net profits on hand,	31,456 59	6,588 27	21,936 59	15,252 88	3,059 10
Balances due to other Banks,	-	-	8 08	5,578 51	1,966 64
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	20,818 52	11,677 01	34,130 81	24,088 81	21,677 15
Cash deposited, bearing interest,	-	-	-	-	-
Total amount due from the Bank,	560,365 11	219,450 28	411,187 48	417,619 20	280,962 89
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	15,594 83	5,881 77	9,223 88	8,087 52	5,917 64
Real Estate,	3,785 30	-	6,662 40	7,230 89	-
Bills of Banks in this, and of the other New England States,	3,205 00	756 74	5,172 00	11,642 00	1,546 62

Balances due from other Banks, . . .	35,335 53	13,630 30	25,660 09	40,493 88	5,572 73
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	502,384 45	199,178 47	364,469 11	350,164 91	267,925 90
Total amount of the Resources of the Bank,	560,365 11	219,450 28	411,187 48	417,619 20	280,962 89
Rate and amount of dividends since the last Annual Return, with dates, . . .	October, 1855, 4 per cent., 10,000 00	October, 1855, 4 per cent.	-	October, 1855, 6 per cent., 12,000 00	-
	April, 1856, 4 per cent., 10,000 00	April, 1856, 4 per cent.	April, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent., 8,000 00	-
	October, 1856, 4 per cent., 10,000 00	October, 1856, 4 per cent.	October, 1856, 4 per cent., 8,000 00	October, 1856, 4 per cent., 8,000 00	-
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	30,710 77	6,448 76	21,075 34	22,753 47	1,931 16
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	300 00	450 00	1,000 00	-	-
Amount of Debts due and not paid, and considered doubtful, . . .	-	-	150 00	2,000 00	-

BANK RETURNS.

	HOLYOKE.		MONSON.		SPRINGFIELD.		
	Hadley Falls.		Monson.		Agawam.	Chicopee.	John Hancock.
DUE FROM THE BANK.							
Capital Stock,	\$200,000 00		\$150,000 00		\$200,000 00	\$300,000 00	\$150,000 00
Bills in circulation,	249,359 00		120,879 00		238,104 00	237,105 00	137,443 00
Net profits on hand,	17,409 56		7,885 94		12,332 18	34,793 54	5,031 54
Balances due to other Banks,	583 49		4,252 64		5,171 46	9,165 64	6,518 42
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,515 09		20,890 20		42,036 99	88,309 54	22,453 67
Cash deposited bearing interest,	- -		- -		4,500 00	- -	5,000 00
Total amount due from the Bank,	484,867 14		303,907 78		502,144 63	669,373 72	326,446 63
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its Banking-house,	8,647 12		6,149 94		10,079 60	11,112 43	6,565 93
Real Estate,	6,371 70		6,601 62		7,796 03	7,500 00	8,536 50
Bills of Banks in this, and of the other New England States,	882 00		- -		1,047 00	133 00	94 00

Balances due from other Banks,	73,245 77	17,757 08	79,258 73	36,860 88	7,915 76
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	395,720 55	273,399 14	403,963 27	613,767 41	303,334 44
Total amount of the Resources of the Bank,	484,867 14	303,907 78	502,144 63	669,373 72	326,446 63
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 8,000 00	- - -	- - -	- - -	October, 1855, 4 per cent., 6,000 00
	April, 1856, 4 per cent., 8,000 00	April, 1856, 3 per cent., 4,500 00	April, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent.	April, 1856, 4 per cent., 6,000 00
	October, 1856, 4 per cent., 8,000 00	October, 1856, 3 per cent., 4,500 00	- - -	October, 1856, 5 per cent.	October, 1856, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	16,167 37	7,285 36	8,350 35	33,406 92	4,703 80
Amount of Debts due to the Bank, secured by a pledge on its Stock,	2,000 00	- - -	900 00	2,100 00	6,600 00
Amount of debts due and not paid, and considered doubtful,	- - -	6,500 00	7,157 58	- - -	2,889 78

BANK RETURNS.

	SPRINGFIELD—Continued.				WESTFIELD.	
	Pynchon.	Springfield.	Western.	Hamden.	Westfield.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$300,000 00	\$250,000 00	\$150,000 00	\$150,000 00	
Bills in circulation,	177,799 00	222,756 00	306,449 00	162,429 00	133,245 00	
Net profits on hand,	10,872 06	10,981 65	11,032 07	17,220 24	9,908 05	
Balances due to other Banks,	7,015 03	5,331 32	54,222 78	—	1,780 04	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	37,636 42	51,763 52	30,120 34	31,998 10	18,857 42	
Cash deposited bearing interest,	—	—	—	—	1,796 19	
Total amount due from the Bank,	383,382 51	590,832 49	651,824 19	361,647 34	315,586 70	
RESOURCES OF THE BANK.						
Gold, Silver and other coined metals in its Banking-house,	4,320 85	13,245 17	5,481 97	5,760 46	6,481 38	
Real Estate,	15,495 90	7,200 00	34,461 64	8,150 74	5,051 54	
Bills of Banks in this, and of the other New England States,	2,727 00	—	882 00	2,113 00	3,719 00	

Balances due from other Banks,	57,125 94	53,081 25	107,474 81	50,884 95	26,076 10
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	303,712 82	517,303 07	503,523 77	294,738 19	274,258 68
Total amount of the Resources of the Bank,	383,382 51	590,832 49	651,824 19	361,647 34	315,586 70
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 5 per cent., 7,500 00	-	-	-	October, 1855, 4 per cent., 6,000 00
	April, 1856, 5 per cent., 7,500 00	April, 1856, 3 per cent., 9,000 00	April, 1856, 4 per cent., 10,000 00	April, 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 6,000 00
	October, 1856, 5 per cent., 7,500 00	October, 1856, 3 per cent., 9,000 00	October, 1856, 4 per cent., 10,000 00	October, 1856, 4 per cent., 6,000 00	October, 1856, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	10,160 04	9,982 08	10,091 79	16,615 11	9,197 21
Amount of Debts due to the Bank, secured by a pledge on its Stock,	1,800 00	-	500 00	-	3,800 00
Amount of Debts due and not paid, and considered doubtful,	-	8,680 91	-	-	8,350 00

BANK RETURNS.

	ADAMS.		GT. BARRINGTON.		LEE.		PITTSFIELD.	
	Adams.		Mahaiwe.		Lee.		Agricultural.	Pittsfield.
DUE FROM THE BANK.								
Capital Stock,	\$250,000 00		\$200,000 00		\$200,000 00		\$200,000 00	\$300,000 00
Bills in circulation,	217,253 00		214,892 00		203,037 00		241,635 00	374,818 00
Net profits on hand,	767 52		21,602 34		19,691 28		28,503 92	23,573 06
Balances due to other Banks,	1,060 16		1,536 40		5,880 71		4,035 29	16,453 30
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	36,201 18		19,504 23		28,097 62		52,953 74	67,648 05
Cash deposited bearing interest,	10,000 00		-		-		-	-
Total amount due from the Bank,	515,281 86		457,534 97		456,706 61		527,127 95	782,492 41
RESOURCES OF THE BANK.								
Gold, Silver, and other coined metals in its Banking-house,	5,628 20		8,559 96		6,767 89		6,707 03	12,411 03
Real Estate,	3,450 00		2,733 92		2,330 00		8,800 00	9,616 00
Bills of Banks in this, and of the other New England States,	1,391 00		1,318 00		-		3,048 00	2,468 00

Balances due from other Banks,	55,829 63	37,842 92	43,662 14	110,417 90	155,091 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	448,983 03	407,080 17	403,946 58	398,155 02	602,905 87
Total amount of the Resources of the Bank,	515,281 86	457,534 97	456,706 61	527,127 95	782,492 41
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 3½ per cent., 7,000 00	October, 1855, 4½ per cent., 9,000 00	October, 1855, 5 per cent., 10,000 00	October, 1855, 4 per cent., 8,000 00	October, 1855, 4 per cent., 12,000 00
	April, 1856, 4 per cent., 8,000 00	April, 1856, 5 per cent., 10,000 00	April, 1856, 5 per cent., 10,000 00	April, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent., 12,000 00
	October, 1856, 14 per cent. on 200,000 00 28,000 00	October, 1856, 5 per cent. 10,000 00	October, 1856, 5 per cent., 10,000 00	October, 1856, 4 per cent., 8,000 00	October, 1856, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	68 98	20,938 06	19,677 50	27,608 19	22,278 02
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	-	625 00	-	4,757 28
Amount of Debts due and not paid, and considered doubtful,	-	-	50 00	-	-

BANK RETURNS.

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	
	Wonsatonic.	Neponset.	Dedham.	Blue Hill.	Mattapan.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$100,000 00	\$250,000 00	\$150,000 00	\$100,000 00
Bills in circulation,	127,504 00	84,093 00	141,444 00	85,478 00	62,625 00
Net profits on hand,	7,934 94	10,320 24	54,437 31	4,306 18	13,544 11
Balances due to other Banks,	4,675 03	-	120 18	4,260 40	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	41,542 39	34,129 19	66,586 07	63,889 63	31,287 39
Cash deposited bearing interest,	-	-	5,155 57	-	-
Total amount due from the Bank,	331,656 36	228,542 43	517,743 13	307,934 21	207,456 50
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	5,671 50	3,808 27	11,846 46	9,443 86	5,041 02
Real Estate,	2,250 00	-	-	-	6,000 00
Bills of Banks in this, and of the other New England States,	5,431 00	1,332 00	1,069 00	2,359 00	470 35

Balances due from other Banks,	21,482 73	20,488 14	12,270 32	4,000 00	6,280 33
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	296,821 13	202,914 02	492,557 35	292,131 35	189,664 80
Total amount of the Resources of the Bank,	331,656 36	228,542 43	517,743 13	307,934 21	207,456 50
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4½ per cent., 6,750 00	October, 1855, 4 per cent., 4,000 00	November, 1855, 5 per cent., 12,500 00	October, 1855, 4 per cent., 6,000 00	-
	April, 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 4,000 00	May, 1856, 5 per cent., 12,500 00	April, 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 4,000 00
	October, 1856, 4 per cent., 6,000 00	October, 1856, 4 per cent., 4,000 00	-	October, 1856, 4 per cent., 6,000 00	October, 1856, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	15,430 93	10,070 54	40,549 87	3,763 84	12,897 54
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	-	5,370 00	400 00	-
Amount of Debts due and not paid, and considered doubtful,	-	-	800 00	2,509 04	-

BANK RETURNS.

	QUINCY.		RANDOLPH.		ROXBURY.	
	Mount Wollaston.	Quincy Stone.	Randolph.	People's.	Rockland.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$100,000 00	\$150,000 00	\$150,000 00	\$150,000 00	
Bills in circulation,	64,564 00	67,202 00	91,848 00	89,708 00	95,505 00	
Net profits on hand,	5,922 58	13,715 03	46,309 04	15,066 87	4,624 23	
Balances due to other Banks,	-	-	-	-	-	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	43,304 00	57,157 97	75,065 94	106,398 55	45,375 22	
Cash deposited bearing interest,	-	-	-	-	-	
Total amount due from the Bank,	213,790 58	238,075 00	363,222 98	361,173 42	295,504 45	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	4,199 76	6,033 96	13,088 73	14,808 52	9,547 25	
Real Estate,	-	5,000 00	-	2,500 00	1,782 00	
Bills of Banks in this, and of the other New England States,	2,562 25	3,148 88	5,192 00	2,967 00	-	

Balances due from other Banks,	6,768 50	21,997 96	41,967 54	54,768 77	32,988 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, . .	200,262 07	201,894 20	302,974 71	286,129 13	251,187 01
Total amount of the Resources of the Bank,	213,790 58	238,075 00	363,222 98	361,173 42	295,504 45
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 4,000 00	October, 1855, 4½ per cent., 4,500 00	October, 1855, 5 per cent., 7,500 00	October, 1855, 4 per cent., 6,000 00	October, 1855, 4 per cent., 6,000 00
	April, 1856, 4 per cent., 4,000 00	April, 1856, 4½ per cent., 4,500 00	April, 1856, 5 per cent., 7,500 00	April, 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 6,000 00
	October, 1856, 4 per cent., 4,000 00	October, 1856, 4½ per cent., 4,500 00	October, 1856, 5 per cent., 7,500 00	October, 1856, 4 per cent., 6,000 00	October, 1856, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	5,715 20	13,398 29	42,727 89	11,066 87	2,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock,	4,350 00	1,500 00	-	3,400 00	1,500 00
Amount of Debts due and not paid, and considered doubtful,	-	-	-	-	-

	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.	Fall River.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$100,000 00	\$300,000 00	\$350,000 00
Bills in circulation,	98,733 00	69,401 00	63,988 00	74,005 25	110,547 00
Net profits on hand,	23,649 55	17,266 29	10,893 73	4,457 53	40,603 57
Balances due to other Banks,	117 00	1,784 10	2,049 77	1,377 54	16,757 32
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	45,296 84	9,921 12	15,937 25	64,897 86	85,819 38
Cash deposited bearing interest,	-	-	-	10,000 00	-
Total amount due from the Bank,	317,796 39	248,372 51	192,868 75	454,738 18	603,727 27
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,401 83	5,120 00	5,353 00	7,401 33	7,808 59
Real Estate,	6,000 00	500 00	3,900 00	3,000 00	8,310 99
Bills of Banks in this, and of the other New England States,	1,728 00	801 00	3,238 21	912 00	14,182 12

Balances due from other Banks, . . .	11,820 79	2,805 56	6,164 53	7,505 01	21,279 03
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	293,845 77	239,145 95	174,213 01	435,919 84	552,146 54
Total amount of the Resources of the Bank,	317,796 39	248,372 51	192,868 75	454,738 18	603,727 27
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1855, 4 per cent., 6,000 00	November, 1855, 3½ per cent., 5,250 00	-	-	-
	April, 1856, 5 per cent., 7,500 00	May, 1856, 3½ per cent., 5,250 00	April, 1856, 3 per cent., 3,000 00	April, 1856, 5 per cent., 15,000 00	April, 1856, 3½ per cent., 12,000 00
	October, 1856, 5 per cent., 7,500 00	-	October, 1856, 3 per cent., 3,000 00	October, 1856, 3½ per cent., 10,500 00	October, 1856, 3½ per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	18,727 88	10,812 95	10,893 73	4,100 35	40,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	200 00	-	-	1,600 00	2,000 00
Amount of Debts due and not paid, and considered doubtful, . . .	205 09	-	-	-	4,396 44

BANK RETURNS.

	FALL RIVER—Continued.				NEW BEDFORD.		
	Massasoit.	Metacombet.	Wamsutta.	Bedford Commercial.	Marine.		
DUE FROM THE BANK.							
Capital Stock,	\$200,000 00	\$600,000 00	\$53,800 00	\$600,000 00	\$600,000 00		
Bills in circulation,	137,395 00	224,583 00	8,280 00	353,528 00	285,885 00		
Net profits on hand,	34,317 47	43,194 00	546 25	21,896 60	26,559 78		
Balances due to other Banks,	2,171 30	10,642 41	—	68,998 82	3,000 45		
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	32,416 60	80,221 65	19,642 51	74,353 10	171,180 15		
Cash deposited bearing interest,	—	—	—	15,995 36	17,370 08		
Total amount due from the Bank,	406,300 37	958,641 06	82,268 76	1,134,771 88	1,103,995 46		
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its Banking-house,	7,401 12	9,707 96	24,808 05	12,315 27	8,648 14		
Real Estate,	—	—	—	18,318 35	8,000 00		
Bills of Banks in this, and of the other New England States,	7,747 01	5,045 90	3,607 00	9,996 66	715 00		

Balances due from other Banks, . . .	7,786 82	44,041 12	26,002 00	29,360 72	27,610 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	383,365 42	899,846 08	27,851 71	1,064,780 88	1,059,022 04
Total amount of the Resources of the Bank,	406,300 37	958,641 06	82,268 76	1,134,771 88	1,103,995 46
Rate and amount of Dividends since the last Annual Return, with dates, . . .	-	-	New Bank.	October, 1855, 4 per cent., 24,000 00	October, 1855, 4 per cent., 24,000 00
	January, 1856, 4 per cent., 4,000 00	January, 1856, 3 per cent., 18,000 00		April, 1856, 3½ per cent., 21,000 00	April, 1856, 4 per cent., 24,000 00
	July, 1856, 4 per cent., 4,000 00	July, 1856, 3 per cent., 18,000 00		October, 1856, 3½ per cent., 21,000 00	October, 1856, 4 per cent., 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	27,569 57	27,325 89	-	21,545 41	25,950 71
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	1,800 00	-	-	-	400 00
Amount of Debts due and not paid, and considered doubtful, . . .	9,779 06	6,432 01	-	42,766 33	882 25

BANK RETURNS.

	NEW BEDFORD—Continued.				TAUNTON.	
	Mechanics'.	Merchants'.	Bristol County.	Machinists'.	Taunton.	
DUE FROM THE BANK.						
Capital Stock,	\$400,000 00	\$600,000 00	\$350,000 00	\$200,000 00	\$350,000 00	
Bills in circulation,	252,307 00	405,937 00	248,822 00	130,926 00	259,094 00	
Net profits on hand,	15,030 14	32,551 87	35,548 64	24,616 17	49,588 82	
Balances due to other Banks,	1,397 70	21,864 76	5,410 67	108 31	8,668 69	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	118,705 87	204,013 84	104,752 53	79,396 05	126,227 61	
Cash deposited bearing interest,	-	13,930 29	-	-	-	
Total amount due from the Bank,	787,440 71	1,278,297 76	744,533 84	435,046 53	793,579 12	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	9,745 97	13,946 68	10,468 21	7,028 55	13,857 99	
Real Estate,	9,000 00	10,000 00	10,000 00	-	10,000 00	
Bills of Banks in this, and of the other New England States,	7,227 00	25,979 00	8,559 07	12,504 70	1,959 00	

Balances due from other Banks,	22,405 60	35,186 37	37,002 74	32,204 11	60,856 05
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	739,062 14	1,193,185 71	678,503 82	383,249 17	706,906 08
Total amount of the Resources of the Bank,	787,440 71	1,278,297 76	744,533 84	435,046 53	793,579 12
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, $3\frac{1}{2}$ per cent., 14,000 00 April, 1856, $3\frac{1}{2}$ per cent., 14,000 00 October, 1856, $3\frac{1}{2}$ per cent., 14,000 00	October, 1855, 4 per cent., 24,000 00 April, 1856, 4 per cent., 24,000 00 October, 1856, 4 per cent., 24,000 00	October, 1855, 4 per cent., 14,000 00 April, 1856, 4 per cent., 14,000 00 October, 1856, 4 per cent., 14,000 00	October, 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	October, 1855, $4\frac{1}{2}$ per cent., 15,750 00 April, 1856, $4\frac{1}{2}$ per cent., 15,750 00 October, 1856, $4\frac{1}{2}$ per cent., 15,750 00
Amount of Reserved Profits at the time of declaring the last Dividend,	14,032 60	43,829 19	33,229 10	32,129 30	47,592 08
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	500 00	500 00	-	-
Amount of debts due and not paid, and considered doubtful,	836 19	-	2,743 66	-	-

	ABINGTON.	HINGHAM.	NORTH BRIDGEWATER.	PLYMOUTH.
	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.				
Capital Stock,	\$150,000 00	\$140,000 00	\$100,000 00	\$150,000 00
Bills in circulation,	104,753 00	108,213 00	96,792 00	140,011 00
Net profits on hand,	23,669 03	13,305 21	10,694 32	13,195 15
Balances due to other Banks,	-	-	-	395 30
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	39,465 62	46,266 59	38,016 77	29,817 13
Cash deposited bearing interest,	-	-	-	-
Total amount due from the Bank,	317,887 65	307,784 80	245,503 09	333,418 58
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	5,355 23	8,045 17	7,537 89	8,742 52
Real Estate,	5,988 16	5,000 00	-	2,500 00
Bills of Banks in this, and of the other New England States,	1,196 00	2,452 45	3,860 00	6,489 21

Balances due from other Banks,	28,542 03	10,623 05	32,114 81	14,014 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	276,806 23	281,664 13	201,990 39	301,672 61
Total amount of the Resources of the Bank,	317,887 65	307,784 80	245,503 09	333,418 58
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 6,000 00	October, 1855, 4½ per cent., 6,000 00	October, 1855, 3 per cent., 3,000 00	-
	April, 1856, 4 per cent., 6,000 00	April, 1856, 4½ per cent., 6,000 00	April, 1856, 3 per cent., 3,000 00	April, 1856, 4 per cent., 6,000 00
	October, 1856, 4 per cent., 6,000 00	October, 1856, 4 per cent., 5,600 00	October, 1856, 3 per cent., 3,000 00	October, 1856, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	17,500 00	10,429 08	8,394 31	11,813 47
Amount of Debts due to the Bank, secured by a pledge on its Stock,	500 00	1,600 00	-	1,100 00
Amount of Debts due and not paid, and considered doubtful,	150 00	3,968 75	-	3,000 00

BANK RETURNS.

	PLYMOUTH—Con.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	\$150,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation,	166,382 00	82,263 00	44,764 00	107,800 00
Net profits on hand,	9,823 50	2,761 60	9,501 72	4,321 76
Balances due to other Banks,	-	582 34	-	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	38,006 38	27,092 95	11,735 06	22,413 59
Cash deposited, bearing interest,	175 00	15,000 00	-	-
Total amount due from the Bank,	364,386 88	227,699 89	166,000 78	234,535 35
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	9,280 22	5,203 45	3,558 88	5,393 56
Real Estate,	3,200 00	5,000 00	4,400 00	3,625 81
Bills of Banks in this, and of the other New England States,	6,481 81	5,525 00	783 00	4,707 00

Balances due from other Banks, . . .	47,341 43	8,903 31	6,684 15	28,443 59
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	298,083 42	203,068 13	150,574 75	192,365 39
Total amount of the Resources of the Bank,	364,386 88	227,699 89	166,000 78	234,535 35
Rate and amount of dividends since the last Annual Return, with dates, . . .	-	-	October, 1855, 3½ per cent., 3,500 00	[See Remarks.]
	April, 1856, 3 per cent., 4,500 00	-	April, 1856, 3 per cent., 3,000 00	
	October, 1856, 3 per cent., 4,500 00	-	-	
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,232 84	5,431 79	6,525 75	4,348 03
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	1,900 00	-	1,839 00	7,660 00
Amount of Debts due and not paid, and considered doubtful, . . .	3,500 00	-	6,000 00	[See Rem's.] 2,678 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation,	108,991 00	242,990 00	80,608 00	148,360 00
Net profits on hand,	4,238 61	45,520 36	4,575 53	40,498 86
Balances due to other Banks,	-	-	-	-
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	18,177 70	28,760 73	36,747 61	139,688 59
Cash deposited bearing interest,	-	-	-	-
Total amount due from the Bank,	231,407 31	667,271 09	221,931 14	528,547 45
RESOURCES OF THE BANK.				
Gold, Silver and other coined metals in its Banking-house,	6,694 44	10,126 02	6,331 50	7,081 61
Real Estate,	3,700 00	2,000 00	5,309 97	10,000 00
Bills of Banks in this, and of the other New England States,	515 00	354 00	329 00	7,451 00

Balances due from other Banks,	19,825 86	46,350 45	47,436 02	110,038 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	200,672 01	608,440 62	162,524 65	393,976 59
Total amount of the Resources of the Bank,	231,407 31	667,271 09	221,931 14	528,547 45
Rate and amount of Dividends since the last Annual Return, with dates,	October, 1855, 4 per cent., 4,000 00	October, 1855, 4 per cent., 14,000 00	-	October, 1855, 5 per cent., 10,000 00
	April, 1856, 3½ per cent., 3,500 00	April, 1856, 4 per cent., 14,000 00	-	November, 1855, 5 per cent., 10,000 00
	October, 1856, 3½ per cent., 3,500 00	October, 1856, 4 per cent., 14,000 00	September, 1856, 4 per cent., 4,000 00	April, 1856, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,094 55	44,589 54	4,651 04	October, 1856, 6 per cent., 12,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock,	2,579 04	4,745 00	-	40,194 42
Amount of Debts due and not paid, and considered doubtful,	-	2,000 00	-	500 00
	-	-	-	1,200 00

A G G R E G A T E.

DUE FROM THE BANKS.		36 Banks in Boston.	126 Banks out of Boston.	Total—172 Banks.
Capital Stock paid in, . . . . .	.	\$31,960,000 00	\$26,638,800 00	\$58,598,800 00
Bills in circulation, . . . . .	.	8,259,915 00	18,284,400 50	26,544,315 50
Net profits on hand, . . . . .	.	3,173,427 37	2,444,656 89	5,618,084 26
Balances due to other Banks, . . . . .	.	4,343,141 45	464,460 25	4,807,601 70
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other Banks excepted,	.	16,269,304 58	7,167,952 41	23,437,256 99
Cash deposited bearing interest, . . . . .	.	586,579 20	345,289 33	931,868 53
Total amount due from the Banks, . . . . .	.	64,592,367 60	55,345,559 38	119,937,926 98
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking-houses, . . . . .	.	3,425,239 65	1,130,331 76	4,555,571 41
Real Estate, . . . . .	.	749,581 69	676,810 42	1,426,392 11
Bills of Banks in this, and of the other New England States, . . . . .	.	4,616,824 46	631,555 18	5,248,379 64

Balances due from other Banks,	3,108,291 80	4,466,499 87	7,574,791 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	52,692,430 00	48,440,362 15	101,132,792 15
Total amount of the Resources of the Banks,	64,592,367 60	55,345,559 38	119,937,926 98
Rate and amount of Dividends since the last Annual Returns, with dates,	October, 1855, 970,100 00 April, 1856, 1,190,600 00 October, 1856, 1,093,350 00	October, 1855, 804,243 93 April, 1856, 981,860 00 October, 1856, 960,260 00	October, 1855, 1,774,343 93 April, 1856, 2,172,460 00 October, 1856, 2,053,610 00 5,154,351 68
Amount of Reserved Profits at the time of declaring the last Dividends,	2,850,718 47	2,303,633 21	577,833 47
Amount of Debts due to the Banks, secured by a pledge on their Stock,	322,245 75	255,587 72	577,833 47
Amount of Debts due and not paid, and considered doubtful,	221,269 72	217,761 96	442,031 68

Average Dividend of thirty Banks in Boston from which the *amount* is returned in October, 1855, is $3\frac{4}{10}\%$ per cent.; of thirty-six Banks in April, 1856, $3\frac{7}{10}\%$ per cent.; of thirty-four Banks in October, 1856, $3\frac{7}{10}\%$ per cent.

Average Dividend of one hundred and five Banks out of Boston in October, 1855, is $4\frac{1}{10}\%$ per cent.; of one hundred and thirty-four Banks in April, 1856, $3\frac{8}{10}\%$ per cent.; of one hundred and thirty Banks in October, 1856, $4\frac{2}{10}\%$ per cent.

Average Dividend of one hundred and thirty-five Banks in and out of Boston in October, 1855, is $3\frac{6}{10}\%$ per cent.; of one hundred and seventy Banks in April, 1856, $3\frac{7}{10}\%$ per cent.; of one hundred and sixty-four Banks in October, 1856, $3\frac{9}{10}\%$ per cent.



R E M A R K S .

BLACKSTONE, (Boston,) SHOE AND LEATHER DEALERS' and STATE, include checks on Boston Banks in "Amount of Bills on this, and other New England States."

BOSTON—"Coined metals in its Banking-house," includes \$31,000 in Custom-house.

BOYLSTON—"Amount of all debts due," &c., includes loan to Commonwealth, and an item of \$10,056.12, considered doubtful, and charged to suspense account.

BANK OF COMMERCE—"Deposits bearing interest," \$93,349.52, is due to Savings Banks.

GROCCERS'—Was placed under injunction in November, 1855, and still remains so, with some modifications.

TRADERS'—"Amount due and not paid," &c., presumed to be mostly secured by collateral.

TREMONT—Own real estate, but no account made of it on the books.

CITY BANK, LYNN—All excess of profits over dividend have been credited to Outfit, \$2,507.72.

ROCKPORT—Dividend for October, 1855, includes "10 per cent. extra."

BANK OF BRIGHTON—Amount of all debts due and not paid, "includes all losses."

TOWNSEND—Bills of Banks in this, and of the other New England States, includes \$271.44 in "checks and drafts on individual Bankers."

LEICESTER—\$189.50, "amount of debts due and not paid," not considered doubtful.

The following Banks include "loans to Commonwealth" in "amount of all debts due," &c., viz:—Leicester, \$4,000; Holyoke, \$4,000; Hampshire,

\$5,000 ; John Hancock, \$3,000 ; Pyncheon, \$5,000 ; Lee, \$4,000 ; Agricultural, \$1,000 ; Pittsfield, \$3,000 ; Randolph, \$3,000 ; Old Colony, \$3,000 ; Wareham, amount not stated.

HAMPDEN—Return “ balance due from other Banks and Bankers.”

MERCHANTS', NEW BEDFORD—“After the dividend it was thought best to charge \$12,000 of doubtful paper to profit and loss account.”

BRISTOL COUNTY—Bills of Banks in this and other New England States, “ includes also bills and checks on New York, &c.”

BANK OF CAPE COD—Amount of dividend was “ 6 per cent. on payments for stock to July 15, 1856, \$2,556.57.” Amount of debts due and not paid, &c., is not considered doubtful.

The following banks made no return of dividends for October, 1855, viz. :—Broadway, Faneuil Hall, Maverick, Merchants', (Boston,) National, Tremont, Tradesman's, Andover, Bass River, Merrimack, Grand, Spicket Falls, Merchants', (Newburyport,) Asiatic, Mercantile, (Salem,) Charles River, Concord, Merchants', (Lowell,) Wamesit, Malden, Townsend, Woburn, Miller's River, Grafton, Franklin County, Monson, Agawam, Chicopee, Springfield, Western, Hampden, Mattapan, Attleborough, Fairhaven, Fall River, Old Colony, Plymouth.

BASS RIVER AND BEVERLY BANKS returned no dividends for April, 1856.

SHAWMUT, STATE, WARREN, BAY STATE, SALEM, LECHMERE, AGAWAM and FALMOUTH BANKS, returned no dividends for October, 1856.

The following Banks returned rate but not amount of dividend, viz. :—City, (Lynn,) Laighton, Monument, Conway and Chicopee.

OCEAN BANK—Dividend for October, 1855, and April, 1856, was on \$100,000 capital, and for October, 1856, on \$150,000 capital.

CABOT and WAREHAM made no returns of dividends.

*The following Banks, chartered by the Legislature of 1856,
are not embraced in the foregoing Abstract, viz :—*

Location.	Name.	Amount of Capital.	Commenced Operation.
Shelburne, . . .	Shelburne Falls, . . .	\$100,000 00	— —
Fall River, . . .	Wamsutta, . . .	100,000 00	Oct. 8, 1856

*The Capital Stock of the following Banks was increased at
the Session of 1856, viz. :—*

Location.	Name.	Amount of Increase.	Remarks.
Adams, . . .	Adams, . . .	\$150,000 00	Oct. 6, \$50,000 paid in.
Millbury, . . .	Millbury, . . .	25,000 00	Oct. 10, 25,000 paid in.

The following Table shows the Aggregate of the several Banks in 1855:—

DUE FROM THE BANKS.	37 Banks in Boston.		132 Banks out of Boston.		Total—169 Banks.
Capital Stock paid in,	\$32,710,000 00		\$25,922,350 00		\$58,632,350 00
Bills in circulation,	7,562,239 00		15,553,735 55		23,116,024 55
Net profits on hand,	4,086,702 98		2,999,516 31		7,086,279 29
Balances due to other Banks,	5,384,547 71		563,288 08		5,947,835 79
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, their bills in circulation, profits and balances due to other Banks excepted,	15,176,690 56		6,302,026 94		21,478,717 50
Cash deposited bearing interest,	263,599 85		230,942 65		494,542 50
Total amount due from the Banks,	65,183,890 10		51,571,859 53		116,755,749 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking-houses,	3,348,830 40		1,060,571 95		4,409,402 35
Real Estate,	650,466 44		631,135 47		1,281,601 91
Bills of Banks in this, and of the other New England States,	4,082,457 10		465,253 38		4,547,710 48

Balances due from other Banks,	3,447,706 64	3,562,616 69	7,010,323 33
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	53,654,429 52	45,852,282 04	99,506,711 56
Total amount of the Resources of the Banks,	65,183,890 10	51,571,859 53	116,755,749 63
Rate and amount of Dividends since the last Annual Returns, with dates,	October 1854, 1,154,451 79 April, 1855, 1,272,998 00	October, 1854, 912,891 15 April, 1855, 955,114 65	October, 1854, 2,067,342 94 April, 1855, 2,228,112 65
Amount of Reserved Profits at the time of declaring the last Dividends,	2,537,431 25	1,947,994 37	4,485,425 62
Amount of Debts due to the Banks, secured by pledge on their Stock,	436,637 47	312,998 19	749,635 66
Amount of Debts due and not paid, and considered doubtful,	265,115 38	200,002 23	465,117 61

Average Dividend of thirty-six Banks in Boston from which the amount is returned in October, 1854, is $3\frac{57}{100}$ per cent.; of thirty-seven Banks in April, 1855, is $3\frac{89}{100}$ per cent.

Average Dividend of one hundred and thirteen Banks out of Boston in October, 1854, is $3\frac{85}{100}$ per cent.; of one hundred and twenty-two Banks in April, 1855, is $3\frac{90}{100}$ per cent. Average Dividend of one hundred and forty-nine Banks in and out of Boston in October, 1854, is $3\frac{69}{100}$ per cent.; of one hundred and fifty-nine Banks in April, 1855, is $3\frac{89}{100}$ per cent.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1856.

PREPARED FROM OFFICIAL RETURNS,

BY FRANCIS DEWITT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1856.

The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the first day of November, and had reference to their condition on the last Saturday, being the twenty-fifth day of October, 1856.

All the Returns have been received.

INSTITUTIONS FOR SAVINGS.

	BOSTON.				CHELSEA.	ANDOVER.
	Provident Institution for Savings.	Suffolk Savings Bank for Seamen and others.	East Boston Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.	
Number of Depositors,	28,567	7,940	481	783	1,117	
Amount of Deposits,	\$5,614,282 82	\$2,058,454 75	\$82,642 22	\$23,186 54	\$260,687 52	
Public Funds,	285,520 00	35,265 95	-	-	-	
Loans on Public Funds,	-	-	-	-	-	
Bank Stock,	1,238,480 00	246,250 00	23,271 87	9,000 00	32,000 00	
Loans on Bank Stock,	62,500 00	16,820 00	7,900 00	-	600 00	
Deposits, in Banks, bearing interest,	100,000 00	-	1,526 08	-	6,310 69	
Railroad Stock,	-	-	-	-	-	
Loans on Railroad Stock,	-	16,000 00	-	-	-	
Invested in Real Estate,	88,306 98	-	-	-	1,928 60	
Loans in Mortgage of Real Estate,	1,950,522 50	969,800 00	32,600 00	11,660 00	110,359 37	
Loans to County, or Town,	459,500 00	-	-	2,500 00	19,670 00	
Loans on Personal Security,	1,833,161 50	914,500 00	18,150 00	-	88,148 95	

Cash on hand,	133,218 38	10,448 91	247 50	897 35	1,669 91
Rate and amount of ordinary Dividend for last year,	8 per cent., 193,313 34	4 per cent., 72,634 44	5 per cent., 3,125 03	5 per cent., 699 03	5 per cent., 12,667 81
Average annual per cent. of Dividends, of last five years,	8 per cent.	8 per cent.	9 per cent.	—	7 per cent.
Annual Expenses of the Institution,	21,517 78	8,356 62	700 00	105 50	575 00

PROVIDENT INSTITUTION FOR SAVINGS IN BOSTON.—Public Funds—Massachusetts Scrip, \$285,521. The Bank Stock is owned as follows:—Atlantic, \$21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 32,100; Eagle, 31,500; Granite, 31,000; Globe, 31,500; Hamilton, 22,500; Massachusetts, 22,500; Merchants, 13,000; New England, 23,900; Market, 36,400; North, 23,000; State, 39,480; Suffolk, 31,000; Shoe and Leather Dealers, 51,000; Tremont, 56,200; Union, 31,200; Washington, 33,700; Webster, 500 000.

Loans on Bank Stock are—100 shares Tremont, \$9,000; 150 shares Blackstone, 17 do. Webster, 15,000; 100 shares Market, 50 do. Boston, 7,000; 70 shares Suffolk, 5,000; 82 shares Suffolk, 8 do. Shoe and Leather Dealers, 8,000; 90 shares Merchants, 6,000; 9 shares Union, 24 do. Suffolk, 27 do. Merchants, 22 do. Boston, 3,000; 40 shares Bank of Commerce, 10 do. Elliot, 4,500; 60 shares Shoe and Leather Dealers, 5,000.

Deposit bearing interest is in Boston Bank, \$100,000.

SUFFOLK SAVINGS BANK, FOR SEAMEN AND OTHERS.—Public Funds—City of Boston, \$7,500; City of Roxbury, 27,765.95. The Bank Stock is owned as follows:—150 shares Market, \$10,500; 218 shares Atlas, 20,800; 150 shares Washington, 15,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers, 15,000; 100 shares Granite, 10,000; 50 shares Railroad, 3,750; 11 shares New England, 1,100; 175 shares Bay State, 17,500; 150 shares City, 15,000; 100 shares Union, 10,000; 113 shares Bank of North America, 11,300; 83 shares Merchants,

8,300; 250 shares Columbian, 25,000; 20 shares Massachusetts, 5,000; 375 shares Webster, 37,500; 200 shares Bank of Commerce, 20,000.

Loans on Bank Stock are—43 shares Merchants, \$3,870; 88 shares Boston, 3,850; 100 shares Granite, 9,000.

Loans on Railroad Stock are—130 shares Fitchburg, \$8,000; 25 shares Fitchburg, 20 do. Lowell, 8,000.

EAST BOSTON SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares Webster, \$3,000; 27 shares Merchants, 2,718.87; 25 shares National, 2,500; 100 shares Maverick, 10,000; 50 shares Bank of North America, 5,000.

Loan on Bank Stock is—98 shares Maverick, \$7,900.

Deposit bearing interest is in Maverick Bank, \$1,526.08.

CHELSEA SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares Tradesman's, \$3,000; 10 shares North, 1,000; 10 shares Howard Banking Company, 1,000; 10 shares Elliot, 1,000; 10 shares Bank of Commerce, 1,000; 20 shares National, 2,000.

Loans to County or Town, \$2,500.

ANDOVER SAVINGS BANK.—The Bank Stock is owned as follows:—Andover, \$10,000; Granite, 6,000; Blackstone, Boston, 6,000; Webster, 5,000; Bay State, 5,000.

Loans on Bank Stock are—10 shares Andover, \$500.

Deposit bearing interest is in Andover Bank, \$6,310.69.

INSTITUTIONS FOR SAVINGS.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	1,098	504	3,120	1,322	1,710
Amount of Deposits,	\$196,288 47*	\$60,075 18	\$574,312 31	\$217,930 55	\$237,760 99
Public Funds,	-	-	-	5,000 00	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	52,966 67	43,220 58	172,600 00	60,500 00	21,000 00
Loans on Bank Stock,	5,100 00	-	84,650 00	950 00	33,100 00
Deposits, in Banks, bearing interest,	12,000 00	-	25,000 00	-	11,300 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	1,350 00	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	63,600 00	5,725 00	252,850 00	103,000 00	95,851 00
Loans to County, or Town,	26,000 00	8,000 00	10,000 00	4,000 00	58,160 00
Loans on Personal Security,	24,069 00	3,350 00	32,750 00	54,365 00	24,618 00

Cash on hand,	12,552 80	1,514 22	12,432 31	3,111 64	2,065 68
Rate and amount of ordinary Dividend for last year,	5 per cent., 8,584 41†	5 per cent., 1,338 15	5 per cent., 26,443 99	4 per cent., 7,024 52	5 per cent., 10,341 36
Average annual per cent. of Dividends, of last five years,	7 per cent.	8 per cent.	6½ per cent.	9 per cent.	6½ per cent.
Annual Expenses of the Institution,	538 13	175 00	1,241 07	412 75	544 20

DANVERS SAVINGS BANK.—The Bank Stock is owned as follows:—158 shares Village, \$19,800; 10 shares Rockport, 1,000; 80 shares Exchange, Boston, 8,000; 50 shares National, 5,000; 45 shares Warren, 4,500; 22 shares Bank of North America, 2,200; 80 shares Bank of Commerce, 8,000; 13 shares Tremont, 1,300; 60 shares Washington, 6,000; 10 shares Commercial, 666.67; 5 shares Naumkeag, 500.

Loans on Bank Stock are—62 shares Village, \$5,100.
Deposit bearing interest is in Village Bank, \$12,000.

CAPE ANN SAVINGS BANK.—The Bank Stock is owned as follows:—35 shares Gloucester, \$3,386.50; 37 shares Tremont, 3,666; 41 shares Exchange, 4,185.70; 25 shares Grocers', 2,455; 7 shares Merchants', 711.25; 5 shares Webster, 512.50; 35 shares Rockport, 3,626.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 18 shares Eagle, 1,957.50; 10 shares Cape Ann, 1,000.

HAVERHILL SAVINGS BANK.—The Bank Stock is owned as follows:—Haverhill, \$19,300; Bay State, 2,000; Blackstone, Boston, 10,000; Shawmut, 8,700; Columbian, 3,900; Essex, 16,700; National, 20,000; Howard, 10,000; North, 7,100; Eagle, 2,700; Merrimack, 13,500; Bank of North America, 20,000; Maverick, 5,000; Atlas, 5,000; State, 600; Andover, 3,200; Exchange, 12,000; Webster, 10,000; Faneuil Hall, 4,000; Shoe and Leather Dealers', 800.

* Including profits.

Loans on Bank Stock are—Essex, \$20,150; Haverhill, 9,000; Union, 7,800; Merrimack, 1,200; Malden, 7,500; Bunker Hill, 1,150; Abington, 450; Mechanics', Boston, 20,200; Exchange, Boston, 6,300; National, 3,600; Traders', 2,250; Blackstone, Boston, 1,500; Faneuil Hall, 1,450; Merchants', Boston, 900; Atlas, 700; Union, Boston, 500.

Deposits bearing interest are in Haverhill, \$15,000; Essex, 10,000.

Loans on Railroad Stock are—Boston and Worcester, \$500; Taunton Branch, 850.

ESSEX SAVINGS BANK.—Public Funds are—Massachusetts 6 per cent. Stock, \$5,000.

The Bank Stock is owned as follows:—200 shares Bay State, \$20,000; 150 shares Webster, 15,000; 75 shares Merchants', Boston, 7,500; 50 shares Tremont, 5,000; 10 shares Union, Boston, 1,000; 20 shares Shawmut, 2,000; 60 shares Bank of North America, 6,000; 40 shares Bank of Commerce, 4,000.

Loan on Bank Stock is—15 shares Bay State, \$950.

LYNN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—100 shares Lynn Mechanics', \$8,000; 30 shares Laighton, 3,000; 10 shares City, Lynn, 1,000; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, 2,000; 50 shares Columbian, 5,000.

Loans on Bank Stock are—45 shares Howard, \$3,850; 40 shares Shoe and Leather Dealers', 3,600; 10 shares Exchange, 900; 157 shares Laighton, 12,400; 77 shares Lynn Mechanics', 4,700; 25 shares City, Lynn, 2,250; 62 shares Woburn, 5,000; 5 shares Worcester, 400.

Deposit bearing interest is in Lynn Mechanics' Bank, \$11,300.

† Estimated, the account for the last six months not being completed.

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in the City of Cambridge.
Number of Depositors,	5,926	167	8,933	1,430	1,310
Amount of Deposits,	\$1,280,548 18	\$12,463 17	\$1,759,710 98	\$252,454 80	\$229,561 80
Public Funds,	37,000 00	-	260,888 69	17,000 00	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	434,500 00	10,584 50	174,071 80	78,855 00	6,700 00
Loans on Bank Stock,	3,110 00	-	101,900 00*	4,500 00	11,700 00
Deposits, in Banks, bearing interest,	12,700 00	-	15,629 78	2,000 00	-
Railroad Stock,	64,314 00	-	46,100 00	-	-
Loans on Railroad Stock,	462 00	-	63,664 00	-	-
Invested in Real Estate,	3,000 00	-	-	4,900 00	-
Loans in Mortgage of Real Estate,	275,410 44	2,100 00	217,978 07	38,871 00	163,151 80
Loans to County, or Town,	171,000 00	-	364,289 37	46,700 00	10,000 00
Loans on Personal Security,	254,155 92	-	600,749 74	55,376 00	34,900 00

Cash on hand,	27,565 95	499 41	6,024 03	3,188 35	3,110 00
Rate and amount of ordinary Dividend for last year,	6 per cent., 69,729 45	5 per cent., —	5 per cent., 80,972 50	6 per cent., 13,773 95	4 per cent., 8,073 45
Average annual per cent. of Dividends, of last five years,	6 per cent.	Less than 5 years.	Not answered.	6½ per cent.	7 per cent.
Annual Expenses of the Institution,	2,858 62	60 00	2,950 00	400 00	825 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND VICINITY.—Public Funds are—Massachusetts 5 per cent. Scrip, \$37,000.

The Bank Stock is owned as follows:—Atlas, \$25,000; Atlantic, 12,200; Boston, 11,850; City, Boston, 10,200; Bank of Commerce, 15,700; Columbian, 20,000; Eagle, 16,900; Exchange, Boston, 10,000; Faneuil Hall, 12,800; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Shoe and Leather Dealers', 15,600; North, 12,200; Massachusetts, 8,250; State, 1,740; Tremont, 20,900; Merchants', Boston, 29,200; Suffolk, 2,200; Union, Boston, 20,800; New England, 5,000; Traders', 24,100; Webster, 5,000; Washington, 30,300; Merchants', Newburyport, 45,710; Mechanics', Newburyport, 19,700; Gloucester, 6,000; Ocean, 5,250.

Loans on Bank Stock are—20 shares Union, Haverhill, \$1,400; 7 shares Mechanics', Newburyport, 500; 8 shares Ocean, 360; 10 shares Howard Banking Company, 850.

Deposit bearing interest is in Ocean Bank, \$12,700.

Loans on Railroad Stock are—5 shares Fitchburg, \$300; 30 shares Eastern, 162.

Railroad Stock is owned as follows:—20 shares Lowell, 50 shares Boston and Maine, 300 shares Fitchburg, 100 shares Boston and Worcester, valued at \$44,950; also, 8 shares East Boston Ferry Company, \$294; 20 shares Fifty Associates Corporation, valued at 20,000, included in Railroad Stock.

ROCKPORT SAVINGS BANK.—The Bank Stock is owned as follows:—15 shares National, \$1,522.75; 10 shares Tremont, 1,052 50; 6 shares Granite, 589.50; 10 shares Howard, 1,000; 5 shares Webster, \$15.75; 8 shares Blackstone, Boston, 824; 22 shares Rockport, 2,314.50; 10 shares Village, 1,040; 3 shares Bass River, 301.50; 10 shares Bank of Cape Ann, 1,000; 4 shares Gloucester, 424.

SALEM SAVINGS BANK.—Public Funds—Massachusetts 5 per cent., \$101,000; Maine 6 per cent., 1,000; Ohio 6 per cent., 78,669.37; Pennsylvania 5 per cent., 80,219.32.

The Bank Stock is owned as follows:—Exchange, \$4,133.33; Marblehead, 2,000; Asiatic, 4,980; Commercial, 3,200; Columbian, 21,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 12,500; Metropolitan, 11,000.

* This sum includes \$72,000 loaned to Banks.

Loans on Bank Stock are—Bank of Commerce, \$9,000; Exchange, Boston, 9,000; Tremont, 1,000; Naumkeag, 5,000; Shoe and Leather Dealers', 1,400; Exchange and Rockland, 4,500.

Deposit bearing interest is in Merchants' Bank, \$15,629.78.

Loans to Banks—Commercial, \$20,000; Merchants', 20,000; Exchange, 17,000; Warren, 15,000.

The Railroad Stock is owned as follows:—Portland, Saco and Portsmouth, \$36,100; Boston and Worcester Bonds, 10,000.

Loans on Railroad Stock are—Boston and Worcester, \$10,000; Eastern, 5,000; Fitchburg, 5,000; Western, 10,000; New York Central, 23,664; do. do. Bonds, 8,000.

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY.—Public Funds—Massachusetts 5 per cent., \$2,000; do. 6 per cent., 15,000.

The Bank Stock is owned as follows:—10 shares Howard Banking Company, \$1,000; 30 shares Blackstone, 3,000; 40 shares Bank of Commerce, 4,000; 41 shares Grocers', 2,035; 42 shares Railroad, 3,150; 25 shares Eagle, 2,500; 50 shares Powow River, 5,000; 25 shares Union, 2,500; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 45 shares Bay State, 4,500; 45 shares Merchants', 4,500; 52 shares State, 3,120; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 31 shares Tremont, 3,100; 25 shares Eliot, 2,500; 38 shares Suffolk, 3,800; 25 shares Columbian, 2,500; 50 shares Exchange, 5,000; 20 shares Boylston, 2,000; 15 shares New England, 1,500; 25 shares Atlas, 2,500; 13 shares Faneuil Hall, 1,300; 25 shares Shoe and Leather Dealers', 2,500; 10 shares City, 1,000; 37 shares Shawmut, 3,700; 12 shares Granite, 1,200; 8 shares Traders', 800.

Loan on Bank Stock is—50 shares Howard Banking Company, \$4,500.

Deposit bearing interest is in Powow River Bank, \$2,000.

SAVINGS INSTITUTION IN CAMBRIDGE.—The Bank Stock is owned as follows:—20 shares Bank of Commerce, \$2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 15 shares Lechmere, 1,500.

Loans on Bank Stock are—25 shares New England, \$2,000; 20 shares Fitchburg, 1,500; 70 shares National, 6,000; 27 shares Merchants', 2,000; 5 shares Charles River, 200.

INSTITUTIONS FOR SAVINGS.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	358	3,513	2,073	656	4,342
Amount of Deposits,	\$37,963 37	\$720,378 89	\$516,624 30	\$131,045 17	\$1,131,824 30
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	12,095 33	32,238 00	158,000 00	13,700 00	170,400 00
Loans on Bank Stock,	5,000 00	4,775 00	20,580 00	30,050 00	64,400 00
Deposits, in Banks, bearing interest,	-	-	-	-	81,000 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	8,450 00	15,300 00	600 00	-
Invested in Real Estate,	-	-	-	1,500 00	-
Loans in Mortgage of Real Estate,	8,300 00	561,695 00	210,225 00	45,991 50	362,235 00
Loans to County, or Town,	14,500 00	54,000 00	89,635 00	22,100 00	287,000 00
Loans on Personal Security,	-	70,300 00	38,391 00	15,525 00	164,900 00

Cash on hand,	479 85	22,511 26	2,156 42	1,838 46	1,889 30
Rate and amount of ordinary Dividend for last year,	4 per cent., —	4 per cent., 24,813 68	4 per cent., 19,001 07	4 per cent., —	5 per cent., 43,919 81
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	7 $\frac{6}{10}$ per cent.	7 per cent.	7 per cent.	7 $\frac{3}{4}$ per cent.
Annual Expenses of the Institution,	200 00	2,408 56	1,005 36	550 00	2,269 94

CAMBRIDGEPORT SAVINGS BANK.—The Bank Stock is owned as follows:—40 shares Cambridge, \$4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,625; 14 shares Cambridge City, 1,400.

Loan on Bank Stock is—56 shares Eliot, \$5,000. Borrowed of Cambridge Bank, \$500, on interest.

WARREN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—20 shares City, \$1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 41 shares Traders', 4,059; 35 shares Market, 2,765; 48 shares Eagle, 4,834.

Loans on Bank Stock are—30 shares Dedham, \$2,200; 11 shares Bunker Hill, 400; 33 shares Railroad, and 4 shares Bunker Hill, 2,175.

Loans on Railroad Stock are—141 shares Fitchburg, \$8,000; 7 shares Fitchburg, 450.

MIDDLESEX INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—10 shares Grocers', \$4,000; 100 shares National, 10,000; 150 shares Webster, 15,000; 50 shares Howard, 5,000; 160 shares Merchants', Boston, 16,000; 100 shares City, Boston, 10,000; 150 shares State, 9,000; 100 shares Eagle, 10,000; 14 shares Hamilton, 1,400; 25 shares Granite, 2,500; 50 shares Columbian, 5,000; 100 shares Shoe and Leather Dealers', 10,000; 15 shares Traders', 1,500; 150 shares Bank of Commerce, 15,000; 62 shares Tremont, 6,200; 75 shares Bank of North America, 7,500; 50 shares Shawmut, 5,000; 50 shares Faneuil Hall, 5,000; 100 shares Eliot, 10,000; 85 shares Concord, 8,500; 9 shares Lowell, 900; 5 shares Framingham, 500.

Loans on Bank Stock are—50 shares Grocers', \$5,000; 20 shares Prescott, and 12 shares Fitchburg Railroad, 2,000; 10 shares National, 900; 100 shares Boston, 37 do. Webster, and 22 Shoe and Leather Dealers', 10,000;

10 shares Plymouth, 900; 10 shares Concord Bank, and 15 do. Fitchburg Railroad, 1,600; 2 shares Merchants', 180.

Loans on Railroad Stock are—129 shares Fitchburg, \$10,300; 20 shares Fitchburg, 11 do. Western, and 5 do. Concord Bank, 2,500; 30 shares Boston and Worcester, 2,500.

FRAMINGHAM SAVINGS BANK.—The Bank Stock is owned as follows:—20 shares Framingham, \$2,000; 10 shares Traders', 1,000; 15 shares Webster, 1,500; 52 shares Eliot, 5,200; 5 shares Maverick, 500; 35 shares Bank of Commerce, 3,500.

Loans on Bank Stock are—166 shares Framingham; 61 shares State; 10 shares Grafton; 17 shares Merchants'; 49 shares Eliot; 27 shares Bank of Commerce; 20 shares Exchange; 10 shares Granite; 10 shares Traders', \$31,050.

Loan on Railroad Stock is—12 shares Western, \$600.

CITY INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Appleton, \$20,000; Prescott, 13,300; Wamesit, 10,000; Railroad, 900; Tremont, 12,700; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 15,000; Blackstone, 15,000; National, 15,000; Eliot, 5,000; Webster, 5,000; Pemberton, 5,000; Bay State, 2,500; Bunker Hill, 2,000; Bank of Commerce, 15,000; Bank of North America, 20,000.

Loans on Bank Stock are—219 shares Appleton, \$18,600; 25 shares Webster, 21 do. Atlas, and 10 do. Bank of North America, 5,000; 19 shares Wamesit, and 10 do. Appleton, 2,600; 37 shares Prescott, 4 do. Appleton, and 20 do. Railroad, 5,000; 10 shares Bunker Hill, and 15 do. Wamesit, 2,000; 90 shares Freeman's, 8,000; 209 shares Exchange, 18,500; 15 shares Wamesit, and 10 do. Appleton, 2,200; 30 shares Merchants', 2,500.

Deposits bearing interest are in Bank of Commerce, \$56,000; Traders', 25,000.

	LOWELL—Con.	NEWTON.	WALTHAM.	BLACKSTONE.	CLINTON.
	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Blackstone Savings Bank.	Clinton Savings Bank.
Number of Depositors,	5,669	142	370	162	263
Amount of Deposits,	\$1,124,824 16	\$13,202 46	\$54,860 83	\$22,875 93*	\$37,173 80
Public Funds,	—	—	—	—	—
Loans on Public Funds,	—	—	—	—	—
Bank Stock,	232,660 00	1,700 00	4,492 00	15,300 00	—
Loans on Bank Stock,	33,000 00	—	—	—	—
Deposits, in Banks, bearing interest,	245,000 00	—	—	3,345 93	—
Railroad Stock,	—	—	—	—	—
Loans on Railroad Stock,	—	—	—	—	—
Invested in Real Estate,	20,334 06	—	—	—	—
Loans in Mortgage of Real Estate,	155,200 00	8,050 00	37,533 80	—	9,600 00
Loans to County, or Town,	437,875 00	1,000 00	—	2,000 00	5,000 00
Loans on Personal Security,	—	3,250 00	12,226 10	2,230 00	14,915 00

Cash on hand,	755 10	†	1,444 94	-	8,832 00
Rate and amount of ordinary Dividend for last year,	4 per cent., 39,207 65	5 per cent., 531 08	5 per cent., -	3 per cent., 571 13	5 per cent., 1,326 70
Average annual per cent. of Dividends, of last five years,	7 $\frac{3}{4}$ per cent.	6 $\frac{1}{2}$ per cent.	Less than 5 years.	Less than 5 years.	6 $\frac{3}{4}$ per cent.
Annual Expenses of the Institution,	2,400 00	98 00	300 00	115 00	151 37

LOWELL INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Eagle, \$37,500; Lowell, 16,300; Globe, 15,000; New England, 14,600; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Railroad, 5,100; Banker Hill, 7,000; Boston, 4,500; Concord, 3,000; Traders', 14,000; Granite, 21,600; Bank of Commerce, 23,000; Bank of North America, 20,000; Tremont, 5,000.

Loans on Bank Stock are—\$14,000 on 16,900, Lowell; 19,000 on 21,400, Bank of Commerce.

Deposits bearing interest are—in Bank of Commerce, \$19,000; Tremont, 50,000; Traders', 85,000; Eagle, 50,000; Columbian, 41,000.

INSTITUTION FOR SAVINGS IN THE TOWN OF NEWTON.—The Bank

* Including Profit and Loss.

Stock is owned as follows:—11 shares Newton, \$1,100; 6 shares Bank of Brighton, 600.

Loans to Town of Newton, \$1,000.

WALTHAM SAVINGS BANK.—The Bank Stock is owned as follows:—Waltham, \$3,992; Newton, 500.

BLACKSTONE SAVINGS BANK.—The Bank Stock is owned as follows:—Worcester County, \$7,000; Webster, 3,000; Blackstone, Uxbridge, 2,500; Grocers', 2,000; City, Worcester, 800.

Deposit bearing interest is in Worcester County Bank, \$3,345.93.

CLINTON SAVINGS BANK.—No Public Funds or Bank Stock.

†279.63, balance due the Treasurer.

	FITCHBURG.	LANCASTER.	MILFORD.	MILLBURY.	N. BROOKFIELD.
	Fitchburg Savings Bank.	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.
Number of Depositors,	2,216	907	393	121	187
Amount of Deposits,	\$412,967 71	\$169,424 83	\$34,774 69	\$9,983 73	\$7,345 16
Public Funds,	—	—	—	—	—
Loans on Public Funds,	—	—	—	—	—
Bank Stock,	78,000 00	15,100 00	2,666 00	1,250 00	—
Loans on Bank Stock,	5,590 00	9,800 00	10,635 00	1,700 00	—
Deposits, in Banks, bearing interest,	—	—	3,190 59	—	—
Railroad Stock,	—	—	—	—	—
Loans on Railroad Stock,	—	—	—	—	—
Invested in Real Estate,	—	—	—	—	—
Loans in Mortgage of Real Estate,	163,025 00	55,920 00	9,116 00	4,300 00	2,200 00
Loans to County, or Town,	44,200 00	8,600 00	1,000 00	—	1,885 00
Loans on Personal Security,	121,113 60	78,780 00	9,150 00	1,400 00	2,775 00

Cash on hand,	5,052 16	2,488 63	1,466 14	619 00
Rate and amount of ordinary Dividend for last year,	5 per cent., 18,131 95	5 per cent., 7,264 41	5 per cent., 1,200 87	5 per cent., 179 67
Average annual per cent. of Dividends, of last five years,	7 per cent.	7 per cent.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution,	630 57	201 25	100 00	75 00
				57 08

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FITCHBURG SAVINGS BANK.—The Bank Stock is owned as follows:—Fitchburg, \$10,000; Rollstone, 5,000; Bank of North America, 3,000; Webster, 5,000; Howard Banking Company, 10,000; Merchants', 15,000; National, 20,000; City, Worcester, 10,000.
Loans on Bank Stock are—5 shares Townsend, \$450; 60 shares Fitchburg, \$140.

LANCASTER SAVINGS BANK.—The Bank Stock is owned as follows:—50 shares Lancaster, \$5,000; 50 shares Eliot, 5,000; 11 shares Grocers', 1,100; 40 shares Bank of Commerce, 4,000.
Loan on Bank Stock is—Lancaster, \$9,800.
Loans to County or Town—County of Worcester, \$5,000; Town of Lancaster, 1,600; Groton, 2,000.

MILFORD SAVINGS BANK.—The Bank Stock is owned as follows:—25 shares Milford, \$2,666.
Loan on Bank Stock is—Milford, \$10,635.
Deposit bearing interest is in Milford Bank, \$3,190.59.

MILLBURY SAVINGS BANK.—The Bank Stock is owned as follows:—7½ shares Millbury; 5 shares Quinsigamond, \$1,250.
Loans on Bank Stock are—15 shares Millbury, \$1,000; 8 shares Millbury, 700.

NORTH BROOKFIELD SAVINGS BANK.—No Public Funds or Bank Stock

INSTITUTIONS FOR SAVINGS.

	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.		NORTHAMPTON.
	Southbridge Savings Bank.	Winchendon Savings Bank.	Worcester County In-stitution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Insti-tution for Savings.
Number of Depositors,	611	118	10,061	1,679	523
Amount of Deposits,	\$92,940 21	\$7,282 38	\$1,898,575 61	\$358,110 41	\$77,269 14
Public Funds,	10,000 00	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	11,905 00	-	304,220 00	30,200 00	20,925 73
Loans on Bank Stock,	16,640 00	500 00	42,860 00	41,750 00	3,960 00
Deposits, in Banks, bearing interest,	6,300 00	-	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	20,050 00	3,485 67	1,093,689 88	153,850 00	24,106 44
Loans to County, or Town,	6,466 25	-	167,555 48	3,000 00	1,500 00
Loans on Personal Security,	25,100 00	2,660 00	343,103 00	136,513 70	28,228 84

Cash on hand,	28 79	1,368 70	30,621 59	6,682 81	469 20
Rate and amount of ordinary Dividend, for last year,	5 per cent., 3,512 35	5 per cent., 279 45	5 per cent., —	5 per cent., 14,861 76	5 per cent., —
Average annual per cent. of Dividends of last five years,	6 per cent.	Less than 5 years.	7½ per cent.	Less than 5 years.	6¼ per cent.
Annual Expenses of the Institution,	218 00	25 00	3,638 44	793 95	363 43

SOUTHBRIDGE SAVINGS BANK.—Public Funds, Massachusetts 5 per cent. stock, \$5,000; do. 6 per cent. stock, 5,000.

The Bank Stock is owned as follows:—10 shares Merchants', Boston, \$1,000; 7 shares New England, 700; 18 shares Washington, 1,791; 85 shares Southbridge, 8,414.

Loans on Bank Stock are—7 shares Blackstone, Boston, \$600; 56 shares Bank of Commerce, 5,000; 10 shares Southbridge, 900; 26 shares, 2,340; 20 shares, 1,800; 17 shares, 1,500; 50 shares, 4,500.

Deposit bearing interest is in Southbridge Bank, \$6,300.

WINCHENDON SAVINGS BANK.—No Public Funds or Bank Stock.

Loan on Bank Stock is—Rollstone, \$500.

WORCESTER COUNTY INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Atlas, \$6,500; Atlantic, 5,400; Boston, 1,650; City, Boston, 19,500; Eagle, 4,200; Exchange, Boston, 2,000; Granite, 19,900; Grocers, 4,500; Hamilton, 10,000; Merchants, Boston, 19,000; Massachusetts, 9,000; New England, 8,900; National, 10,000; North, 3,000; Shawmut, 7,500; State, 3,120; Traders, 2,300; Union, Boston, 1,500; Washington, 4,500; Webster, 17,600; Central, 22,400; Citizens, 24,800; City, Worcester, 15,000; Mechanics, Worcester, 7,000; Quinsigamond, 16,000; Worcester, 34,000; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,050; Oxford, 4,800; Southbridge, 3,000.

Loans on Bank Stock are—\$400 on \$800, Suffolk; 4,860 on 5,400, Worcester; 1,800 on 2,000, Lancaster; 8,250 on 11,000, Leicester; 11,050 on 12,200, Central; 4,500 on 5,000, Southbridge; 1,100 on 2,000, Mechanics, Worcester; 900 on 1,000, Citizens; 9,000 on 10,000, Quinsigamond; 1,000 on 700, Leicester; 300, Mechanics', and 200 Central, Worcester.

WORCESTER MECHANICS' SAVINGS BANK.—The Bank Stock is owned as follows:—25 shares Mechanics', Worcester, \$2,500; 45 shares Worcester, 4,500; 17 shares Central, 1,700; 75 shares City, Worcester, 7,500; 10 shares Quinsigamond, 1,000; 70 shares Bank of Commerce, 7,000; 60 shares Granite, 6,000.

Loans on Bank Stock are—441 shares Mechanics', 10 Central, and 10 City, \$40,850; 10 shares Blackstone, 900.

NORTHAMPTON INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—5 shares Northampton, \$608.71; 10 shares Holyoke, 1,006.70; 20 shares Webster, 2,075.10; 30 shares City, Worcester, 3,001.25; 25 shares State, 1,601.49; 20 shares Granite, 2,032.58; 11 shares Bank of North America, 1,170; 20 shares National, 2,023.22; 10 shares Shawmut, 1,022.50; 10 shares Bank of Commerce, 1,073.94; 10 shares Merchants', 1,095.21; 10 shares Traders', 1,056.69; 10 shares Exchange, 1,102.22; 20 shares Washington, 2,045.12.

Loans on Bank Stock are—10 shares Northampton, 10 City, Worcester, and 2 Hampshire Manufacturers', \$1,980; 6 shares Exchange, and 5 Bank of Commerce, 990; 11 shares Holyoke, 990.

	WARE.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.	
	Ware Savings Bank.	Chicopee Savings Bank.	Holyoke Savings Bank.	Hamden Savings Bank.	Springfield Institution for Savings.
Number of Depositors,	881	191	151	559	3,009
Amount of Deposits,	\$165,928 90	\$27,505 99	\$19,223 61	\$111,634 18	\$670,084 26
Public Funds,	—	—	—	—	—
Loans on Public Funds,	—	—	—	—	—
Bank Stock,	37,336 00	1,440 00	832 00	18,933 00	196,023 50
Loans on Bank Stock,	32,840 00	—	800 00	9,400 00	22,720 00
Deposits, in Banks, bearing interest,	—	—	—	—	—
Railroad Stock,	—	—	—	—	—
Loans on Railroad Stock,	—	2,000 00	—	—	—
Invested in Real Estate,	—	—	—	—	—
Loans in Mortgage of Real Estate,	19,825 00	20,650 00	9,500 00	33,715 00	273,369 56
Loans to County, or Town,	18,079 13	—	1,400 00	—	24,758 79
Loans on Personal Security,	58,270 00	4,150 00	—	51,474 56	163,297 00

Cash on hand,	1,327 93	-	-	-	1,430 00	4,765 51
Rate and amount of ordinary Dividend, for last year,	5 per cent., 6,383 37	5 per cent., 661 85	5 per cent., 394 13	5 per cent., 4,777 36	Question not answered.	
Average annual per cent. of Dividends of last five years,	7 per cent.	In operation 2 yrs.	Chartered, 1855.	Less than 5 years.	Question not answered.	
Annual Expenses of the Institution,	534 15	75 00	90 50	350 00	1,589 62	

WARE SAVINGS BANK.—The Bank Stock is owned as follows:—Hampshire Manufacturers', \$7,156; Granite, 5,150; North America, 3,630; National, 5,000; Eliot, 3,000; Washington, 3,000; Bank of Commerce, 3,000; Webster, 5,000; City, Worcester, \$3,000.

Loans on Bank Stock are—23 shares Hampshire Manufacturers', \$2,000; 40 do., 3,600; 5 do., 450; 8 do., 700; 9 do., 500; 6 do., 500; 27 do., 2,400; 15 do., 1,000; 9 do., 600; 20 do., 1,800; 15 shares Hampshire Manufacturers', 5 National, 40 Agawam, 20 Webster, 6,900; 5 shares Hampshire Manufacturers', 2 National, 360; 5 shares Hampshire Manufacturers', 10 City, Worcester, 1,350; 5 shares Bank of Brighton, 4 Shoe and Leather Dealers', 9 Market, 6 Waltham, 1,400; 25 shares Monson, 2,250; 22 shares Quinsigamond, 300; 30 shares Exchange, 1,500; 3 shares Blackstone, 1 Market, 300; 5 shares Lancaster, 5 Greenfield, 900; 11 shares Monson, 990; 5 shares City, Worcester, 400; 26 shares Mechanics', Worcester, 2,340.

CHICOPEE SAVINGS BANK.—The Bank Stock is owned as follows:—15 shares Cabot, \$1,440.

Loan on Railroad Stock is—25 shares Western, and three names, \$2,000.

HOLYOKE SAVINGS BANK.—The Bank Stock is owned as follows:—8 shares Agawam, \$832.

Loan on Bank Stock is—Hadley Falls, \$800.

HAMPDEN SAVINGS BANK.—The Bank Stock is owned as follows:—90 shares Merchants', Boston, \$9,810; 20 shares Cabot, 2,130; 16 shares Hadley Falls, 1,640; 10 shares Springfield, 1,020; 31 shares Bank of Commerce, 3,117; 10 shares Western, 1,000; 2 shares Agawam, 216.

Loans on Bank Stock are—5 shares Chicopee and 6 John Hancock, \$1,000; 5 shares Pynchon and 5 John Hancock, 900; 34 shares Western, 3,000; 8 shares Agawam, 500; 49 shares Hadley Falls, 4,000.

SPRINGFIELD INSTITUTION FOR SAVINGS.—Bank Stock, (amount in each.) This question is not properly answered. Total as given, \$196,023.50. Loans on Bank Stock—not properly answered. Total as given, \$22,720.

	WESTFIELD.	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.
	Westfield Savings Bank.	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.
Number of Depositors,	375	1,726	215	392	620
Amount of Deposits,	\$42,002 16	\$367,059 93	\$31,881 03	\$48,150 09	\$117,900 22
Public Funds,	—	14,300 00	—	—	—
Loans on Public Funds,	—	—	—	—	—
Bank Stock,	3,673 83	52,169 00	4,000 00	7,344 50	46,400 00
Loans on Bank Stock,	6,125 00	10,350 00	—	—	4,100 00
Deposits, in Banks, bearing interest,	1,538 17	—	10,000 00	—	—
Railroad Stock,	—	—	—	—	—
Loans on Railroad Stock,	—	—	—	—	—
Invested in Real Estate,	—	—	—	—	—
Loans in Mortgage of Real Estate,	13,650 00	105,415 00	—	13,275 15	6,750 00
Loans to County, or Town,	1,000 00	41,850 00	3,703 76	5,200 00	5,000 00
Loans on Personal Security,	15,875 00	137,887 00	12,487 00	23,071 00	52,746 16

Cash on hand,	538 17	5,088 93	1,843 67	312 11	1,867 04
Rate and amount of ordinary Dividend, for last year,	5 per cent., —	5 per cent., 15,253 09	5 per cent., 1,451 08	6 per cent., 2,628 10	5 per cent., 4,857 97
Average annual per cent. of Dividends of last five years,	5 per cent.	7 per cent.	5 per cent.	Less than 5 years.	7 per cent.
Annual Expenses of the Institution, . . .	46 72	535 00	70 00	200 00	302 89

WESTFIELD SAVINGS BANK.—The Bank Stock is owned as follows:—
Westfield, \$2,933.83; Hampden, 240; Conway, 500.
Loan on Bank Stock is—Westfield, \$6,125.

Deposit bearing interest is in Westfield Bank, \$1,538.17.

FRANKLIN SAVINGS INSTITUTION.—Public Funds, State of Massachusetts, \$14,300. The Bank Stock is owned as follows:—Bank of Commerce, \$20,810; Faneuil Hall, 5,070.25; Merchants', Boston, 7,350; North America, 6,782.50; Traders', 1,578.75; Webster, 10,577.50.

Loans on Bank Stock are—20 shares Pynchon, \$1,800; 15 shares Franklin County, 1,350; 86 shares Greenfield, 7,200.

NORTH ADAMS SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares Adams, \$3,000; 10 shares Pittsfield, 1,000.

Deposit bearing interest is in Adams Bank, \$10,000.

LEE SAVINGS BANK.—The Bank Stock is owned as follows:—Lee, \$7,344.50.
Loans to County or Town.—County of Berkshire, \$1,000; Town of Lee, 3,200; do. Lenox, 1,000.

BERKSHIRE COUNTY SAVINGS BANK.—The Bank Stock is owned as follows:—90 shares Merchants', \$9,000; 80 shares Bank of Commerce, 8,000; 60 shares Cabot, 6,000; 66 shares Lee, 6,600; 46 shares Webster, 4,600; 70 shares National, 7,000; 20 shares Hadley Falls, 2,000; 20 shares Pittsfield, 2,000; 12 shares Howard Banking Company, 1,200.

Loans on Bank Stock are—35 shares Pittsfield, \$3,100; 50 shares Agricultural, 1,000.

	CANTON.	COHASSET.	DEDHAM.	DORCHESTER.	QUINCY.
	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.
Number of Depositors,	391	369	2,356	345	980
Amount of Deposits,	\$60,687 25	\$80,385 54	\$497,940 23	\$46,775 24	\$176,230 45
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	5,050 00	21,280 00	25,416 50	6,489 25	28,744 41
Loans on Bank Stock,	2,300 00	-	61,100 00	3,970 00	850 00
Deposits, in Banks, bearing interest,	-	-	1,500 00	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	2,450 00	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	33,615 00	53,300 00	319,466 05	32,900 00	117,470 00
Loans to County, or Town,	2,900 00	5,500 00	23,201 97	3,500 00	23,617 11
Loans on Personal Security,	18,430 00	-	74,408 96	-	4,795 97

Cash on hand,	36 09	2,843 19	- - -	1,002 36	2,374 77
Rate and amount of ordinary Dividend, for last year,	5 per cent, 2,583 91	5 per cent, 3,441 89	5 per cent, 23,141 11	5 per cent, 1,671 98	5 per cent, 7,831 79
Average annual per cent. of Dividends, of last five years,	6 $\frac{84}{100}$ per cent.	7 $\frac{46}{100}$ per cent.	6 $\frac{35}{100}$ per cent.	Less than 5 years.	7 $\frac{3}{100}$ per cent.
Annual Expenses of the Institution,	252 00	234 76	1,863 06	300 00	425 00

CANTON INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—32 shares Neponset, \$3,200; 15 shares North, 1,500; 5 shares Market, 356.

Loans on Bank Stock are—\$2,300.

Borrowed of Neponset Bank, \$1,643.84.

COHASSET SAVINGS BANK.—The Bank Stock is owned as follows:—Granite, \$1,600; Columbian, 1,300; Traders', 1,500; Tremont, 1,400; Atlas, 1,000; Webster, 1,000; State, 480; Shawmut, 2,400; City, 1,700; Bank of Commerce, 1,400; Blackstone, 1,000; Washington, 1,500; North, 1,000; Union, 1,500; Merchants', 1,700; Grocers', 800.

DEDHAM INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—126 shares Dedham, \$12,987.50; 120 shares People's, 5,930; 23 shares State, 1,451.50; 18 shares Merchants', Boston, 1,820; 15 shares Traders', 1,542.50; 10 shares Globe, 1,065; 6 shares Union, Boston, 620.

Loans on Bank Stock are—5 shares Newton, \$450; 38 shares Suffolk, 3,000; 5 shares Tradesman's, 400; 10 shares Cambridge, 900; 50 shares Howard, 4,000; 65 shares Blackstone, 5,850; 89 shares Shawmut, 8,000; 145* shares Cohicuate, 12,500; 18 shares Traders', 5 do. Atlas, 2,000; 60 shares Exchange, 5,400; 58 shares Freeman's, 5,000; 67 shares Dedham, 6,000; 70 shares Rockland, 5,800; 20 shares Shoe and Leather Dealers', 1,800.

* For this Loan the Institution have received as further collateral, 115 shares Lewiston Water Power Company and 46 shares Bates Manufacturing Company; also satisfactory personal notes for \$8,333.34

Deposit bearing interest is in Dedham Bank, \$1,500.

Loan on Railroad Stock is—43 shares Fitchburg, \$2,450.

DORCHESTER SAVINGS BANK.—The Bank Stock is owned as follows:—10 shares State, \$625; 5 shares Atlas, 510; 12 shares Eagle, 1,272; 15 shares City, Boston, 1,662.25; 20 shares Mattapan, 2,035; 5 shares Blue Hill, 485. Loans on Bank Stock are—10 shares Mattapan, \$900; 13 shares Springfield, 1,170; 10 shares Cabot, 900; 12 shares Shoe and Leather Dealers', 1,000. Loans to County or Town are—Town of Dorchester, \$3,000; do. Milton, 500.

QUINCY SAVINGS BANK.—The Bank Stock is owned as follows:—25 shares National, \$2,538.08; 10 shares Grocers', 1,010; 10 shares North, 1,050; 10 shares Elliot, 1,000; 33 shares Merchants', 3,457.50; 20 shares Traders', 2,040; 50 shares Bank of North America, 5,025; 20 shares Exchange, 1,975.33; 20 shares Webster, 2,000; 20 shares Quincy Stone, 2,185; 30 shares Mt. Wollaston, 3,065; 8 shares Washington, 844; 39 shares State, 2,554.50.

Loans on Bank Stock are—5 shares Exchange, \$450; 10 shares Quincy Stone, 400.

	RANDOLPH.	ROXBURY.	WEXMOUTH.	FAIRHAVEN.	FALL RIVER.
	Randolph Savings Bank	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.	Fall River Savings Bank.
Number of Depositors,	85	1,772	809	727	5,051
Amount of Deposits,	\$6,991 71	\$347,733 54	\$169,069 10	\$219,072 59	\$1,504,955 27
Public Funds,	—	—	—	—	—
Loans on Public Funds,	—	—	—	—	—
Bank Stock,	Am't. not stated.	52,211 35	9,500 00	86,500 00	384,562 50
Loans on Bank Stock,	—	6,050 00	—	12,453 32	—
Deposits, in Banks, bearing interest,	—	9,850 00	—	10,000 00	—
Railroad Stock,	—	—	—	—	—
Loans on Railroad Stock,	—	—	—	—	—
Invested in Real Estate,	—	9,989 75	—	—	—
Loans in Mortgage of Real Estate,	—	56,400 00	118,997 50	8,178 81	366,398 00
Loans to County, or Town,	—	68,000 00	—	6,000 00	5,000 00
Loans on Personal Security,	1,950 00	139,600 00	41,435 00	101,488 31	745,529 06

Cash on hand,	54 00	5,632 44	3,036 07	10,270 18	3,465 71
Rate and amount of ordinary Dividend, for last year,	4 per cent., —	4 per cent., 11,419 45	5 per cent., 7,737 45	6½ per cent., 12,854 50	6½ per cent., 90,269 27
Average annual per cent. of Dividends, of last five years,	4 per cent.	7¼ per cent.	7½ per cent.	6 per cent.	6½ per cent.
Annual Expenses of the Institution,	100 00	1,350 00	250 00	600 00	2,975 47

RANDOLPH SAVINGS BANK.—The Bank Stock is owned as follows:—15 shares Bank of North America; 5 shares Traders'; 17 shares Blackstone; 15 shares Grocers'.

INSTITUTION FOR SAVINGS IN ROXBURY AND VICINITY.—The Bank Stock is owned as follows:—20 shares Traders'; \$1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 170 shares Washington, 16,991; 152 shares North, 15,191.25; 20 shares Atlas, 2,000; 20 shares Bank of Commerce, 2,000; 146 shares People's, 7,370.

Loans on Bank Stock are—15 shares Exchange, \$1,350; 109 shares People's, 4,700.

Deposit bearing interest is in Washington Bank, \$9,850.

Loan to City of Roxbury, \$68,000.

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—71 shares Union, of Weymouth and Baintree, \$7,100; 12 shares North, 1,200; 12 shares Merchants', Boston, 1,200.

FAIRHAVEN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Bedford Commercial, \$8,000; National, 15,000; Merchants', New Bedford, 2,300; Merchants', Boston, 3,800; Marine, 4,300; Webster, 5,000; Mechanics', New Bedford, 300; Tremont, 6,200; Fairhaven, 21,500; Bank of Commerce, 20,100.

Loans on Bank Stock are—Fairhaven, \$12,453.32.

Deposit bearing interest is in Fairhaven Bank, \$10,000.

FALL RIVER SAVINGS BANK.—The Bank Stock is owned as follows:—603 shares Fall River, \$52,762.50; 400 shares Massasoit, 40,000; 640 shares Metacombet, 64,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 260 shares Merchants', Boston, 26,000; 270 shares Faenil Hall, 20,000; 76 shares Grocers', 7,600; 150 shares Washington, 15,000; 225 shares Webster, 22,500; 50 shares Wamsutta, 5,000.

	N. BEDFORD.	TAUNTON.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.
	New Bedford Institution for Savings.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.	North Bridgewater Savings Bank.
Number of Depositors,	6,638	2,949	407	2,047	295
Amount of Deposits,	\$1,578,276 79	\$415,337 93	\$54,272 96	\$478,940 65	\$34,919 37
Public Funds,	28,000 00	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	657,480 00	54,901 71	9,872 50	92,020 00	9,813 25
Loans on Bank Stock,	6,820 00	1,070 00	450 00	64,900 00	-
Deposits, in Banks, bearing interest,	34,331 26	-	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	20,370 00	-	-	11,000 00	-
Invested in Real Estate,	15,405 48	-	-	-	-
Loans in Mortgage of Real Estate,	7,950 00	202,954 44	37,025 00	314,783 00	7,775 00
Loans to County, or Town,	191,649 94	10,000 00	1,000 00	5,000 00	-
Loans on Personal Security,	700,059 54	155,826 08	4,924 37	2,090 00	15,492 75

Cash on hand,	20,172 39	5,854 94	2,218 53	1,140 64	716 07
Rate and amount of ordinary Dividend, for last year,	6 per cent., 85,390 12	6 per cent., 21,972 05	5 per cent., 1,806 47	5 per cent., 22,205 82	5 per cent., 1,243 52
Average annual per cent. of Dividends, of last five years,	7 per cent.	5½ per cent.	Less than 5 years.	7 ⁵ / ₁₀ per cent.	5 per cent.
Annual Expenses of the Institution,	2,926 30	1,275 90	200 00	1,040 95	218 20

NEW BEDFORD INSTITUTION FOR SAVINGS.—Public Funds—Massachusetts 5 per cent. Scrip, \$18,000; City of Boston 6 per cent. do., 10,000. The Bank Stock is owned as follows:—Tremont, \$25,000; Exchange, 4,000; Bank of Commerce, 40,000; Granite, 24,000; Grocers', 12,400; Washington, 15,000; Hamilton, 5,500; North America, 15,000; Massachusetts, 20,250; Eagle, 10,500; Shawmut, 1,800; City, 2,700; Traders', 8,000; Merchants', 9,600; Columbian, 18,900; Union, 2,400; North, 14,300; Atlas, 12,000; State, 7,380; Webster, 10,000; Fall River, 17,500; Metacommet, 20,000; Fairhaven, 4,500; Railroad, 6,750; Bedford Commercial, 75,000; Merchants', 100,000; Marine, 100,000; Mechanics', 75,000. Loans on Bank Stock are—6 shares Exchange, Boston, 300; 35 shares Merchants', 3,000; 29 shares Merchants', 2,700; 20 shares Bedford Commercial, 720; 6 shares Fairhaven, 100. Deposits bearing interest are—in Merchants', New Bedford, \$13,274 23; Marine, 10,440 89; Bedford Commercial, 10,616 14. Loans on Railroad Stock are—109 shares New Bedford and Taunton, \$3,370; Androscegin and Kennebec, 2,000; Pittsfield and North Adams, 15,030.

BRISTOL COUNTY SAVINGS BANKS.—The Bank Stock is owned as follows:—109 shares Webster, \$10,000; 100 shares National, 10,000; 258 shares Machinists', 26,774; 30 shares Bristol County, 3,200; 50 shares Fairhaven, 4,927 71. Loans on Bank Stock are—4 shares Machinists', 8 Bristol County, \$1,070. Loan to County of Bristol, \$10,000.

ABINGTON SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares National, \$3,045; 13 shares Webster 1,345 50; 20 shares Eliot, 2,000; 10 shares Howard, 1,000; 24 shares Abington, 2,482. Loan on Bank Stock is—5 shares Abington, \$450.

HINGHAM INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Atlas, 2,500; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000.

Loans on Bank Stock are—82 shares Mechanics', \$7,250; 120 shares Exchange, 10,300; 156 shares Freeman's, 14,000; 205 shares Webster, 18,500; 30 shares Tremont, 2,400; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 15 shares Shoe and Leather Dealers', 10 State, and 5 Hamilton, 2,300; 31 shares Abington, 15 North America, 3,800; 4 shares Hingham, 250; 5 shares Blackstone, 300.

Loans on Railroad Stock are—58 shares Fitchburg, \$3,000; 60 shares Boston and Worcester, 3,000; 60 shares Taunton Branch, 5,000.

NORTH BRIDGEWATER SAVINGS BANK.—The Bank Stock is owned as follows:—Granite, \$2,510 25; National, 1,500; Bank of Commerce, 1,010; Eliot, 1,200; Market, 420; Merchants', 633; Shawmut, 520; Bank of Brighton, 2,650.

	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.	WAREHAM.	BARNSTABLE.
	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.
Number of Depositors,	3,977	145	805	948	1,353
Amount of Deposits,	\$701,940 93	\$20,296 41	\$177,131 62	\$206,282 67	\$311,093 57
Public Funds,	5,000 00	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	248,344 00	6,700 00	31,480 00	78,671 95	88,913 50
Loans on Bank Stock,	24,170 00	-	5,500 00	31,900 00	-
Deposits, in Banks, bearing interest,	23,888 69	-	-	13,000 00	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	3,000 00	-	-	-	-
Invested in Real Estate,	2,729 96	-	-	-	-
Loans in Mortgage of Real Estate,	197,611 63	9,943 37	121,405 42	32,324 89	69,664 00
Loans to County, or Town,	48,787 40	1,870 26	4,750 00	200 00	14,000 00
Loans on Personal Security,	176,376 94	1,245 00	11,036 77	69,427 55	145,733 00

Cash on hand,	6,106 12	1,458 64	2,939 91	871 39	1,815 67
Rate and amount of ordinary Dividend, for last year,	5 per cent, 33,298 92	5 per cent, 953 65	5 per cent, 5,460 19	6 per cent, 11,969 94	7 per cent, —
Average annual per cent. of Dividends, of last five years,	7 $\frac{1}{2}$ per cent.	5 per cent.	6 $\frac{1}{2}$ per cent.	6 per cent.	6 $\frac{1}{10}$ per cent.
Annual Expenses of the Institution,	1,994 21	—	450 00	241 88	614 20

PLYMOUTH SAVINGS BANK.—Public Funds—Massachusetts 6 per cent. Scrip, payable 1864, 5,070. The Bank Stock is owned as follows:—State, 9,114; Merchants', 28,392; Plymouth, 13,830; Old Colony, 11,220; Bristol County, 12,828; Hingham, 4,509; Wareham, 1,500; Market, 10,840; Traders', 8,000; City, 8,568; Suffolk, 1,250; North, 560; Massachusetts, 5,000; Granite, 15,000; Tremont, 10,800; Atlantic, 2,640; Eagle, 2,098; Boston, 4,899; New England, 7,668; Boylston, 3,145; Exchange, 11,236; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,520; Shawmut, 7,240; Union, 9,189; Atlas, 7,890; Hamilton, 1,100; National, 5,000; Webster, 5,000; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 2,300.

Loans on Bank Stock are—Bristol County, \$1,350; Bank of Commerce, 5,400; Plymouth, 2,810; Old Colony, 4,630; Merchants', 1,934; Boylston, 400; Atlantic, 400; New England, 890; Abington, 930; Boston, 900; Blackstone, 800; Plymouth and Suffolk, 500; Columbian and Tremont, 1,200; Old Colony and Plymouth, 900; Blackstone and Exchange, 1,200. Deposits bearing interest are in Webster, \$19,589.17; Bank of Commerce, 4,299.52.

Loans on Railroad Stock are—Fall River and Old Colony, \$3,000.

SCITUATE SAVINGS BANK.—The Bank Stock is owned as follows:—7 shares North, \$700; 50 shares National, 5,000; 10 shares Merchants', Boston, 1,000.

SOUTH SCITUATE SAVINGS BANK.—The Bank Stock is owned as follows:—Globe, \$330; Hamilton, 1,000; Atlantic, 1,000; North, 2,400; State, 1,620; Washington, 1,600; Union, Boston, 1,000; City, Boston, 2,300;

Traders', 2,890; Eagle, 1,000; Granite, 1,000; Merchants', Boston, 2,000; Columbian, 2,400; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 1,500; Weymouth and Braintree, 1,000; Hingham, 1,560.

Loans on Bank Stock are—Central and Grocers', \$5,500.

WAREHAM SAVINGS BANK.—The Bank is owned as follows:—52 shares Bank of North America, \$5,497.50; 50 shares Webster, 5,041.25; 65 shares Bank of Commerce, 6,525; 57 shares Grocers', 5,741.25; 80 shares Boylston, 8,646; 40 shares Granite, 4,128.25; 50 shares Eagle, 5,190.75; 75 shares Shawmut, 7,097.50; 50 shares City, 5,035; 66 shares Shoe and Leather Dealers', 6,909.75; 116 shares Merchants', 12,230.95; 30 shares Atlantic, 3,138.75; 21 shares Wareham, 2,030; 15 shares Merchants', New Bedford, 1,500.

Loans on Bank Stock are—106 shares Grocers', \$9,500; 50 shares Howard Banking Company, 4,500; 163 shares South Reading, 13,600; 56 shares Wareham, 4,300.

Deposit bearing interest is in Wareham Bank, \$13,000.

INSTITUTION FOR SAVINGS IN THE TOWN OF BARNSTABLE.—The Bank Stock is owned as follows:—Barnstable, \$71,700; Old Colony, 3,000; Bay State, 1,987.75; Merchants', Boston, 3,437.50; North America, 9,090; Atlantic, 2,955; City, Boston, 1,894.50; Bank of Commerce, 10,820; Washington, 3,700; Tremont, 4,965; Blackstone, Boston, 11,200; Eliot, 5,000; Market, 1,490; Granite, 5,000; North, 2,782.50; Shawmut, 4,030; Webster, 5,000; National, 5,000.

	PROVINCETOWN.	NANTUCKET.	BOSTON.
	Seamen's Savings Bank.	Nantucket Institution for Savings.	Boston Five Cents Savings Bank. People's Five Cents Savings Bank.
Number of Depositors,	170	1,245	11,286
Amount of Deposits,	\$29,170 74	\$338,511 16	\$761,565 12
Public Funds,	—	—	183,000 00
Loans on Public Funds,	—	—	—
Bank Stock,	6,582 33	74,000 00	151,539 25
Loans on Bank Stock,	—	9,650 00	42,185 00
Deposits, in Banks, bearing interest,	—	—	—
Railroad Stock,	—	—	—
Loans on Railroad Stock,	—	2,300 00	—
Invested in Real Estate,	—	3,000 00	—
Loans in Mortgage of Real Estate,	—	83,372 79	304,700 00
Loans to County, or Town,	6,330 00	—	25,800 00
Loans on Personal Security,	14,350 00	156,462 34	30,000 00
			46,233 33
			5,000 00
			23,592 00

Cash on hand,	2,598 25	687 50	31,881 77	9,995 68
Rate and amount of ordinary Dividend, for last year,	7 $\frac{3}{4}$ per cent., 772 29	6 per cent., 18,531 78	5 per cent., 23,874 83	5 per cent., 2,431 17
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	5 $\frac{1}{2}$ per cent.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution,	75 00	750 00	5,555 49	2,140 69

SEAMEN'S SAVINGS BANK.—The Bank Stock is owned as follows:—27 shares Freeman's, \$2,700; 25 shares National, 2,500; 11 shares Provincetown, 1,100.

NANTUCKET INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Pacific, \$14,900; Merchants', New Bedford, 2,000; Bedford Commercial, 3,000; Bank of North America, 5,100; Faneuil Hall, 5,000; State, 5,100; Shoe and Leather Dealers', 12,500; Traders', 2,500; Union, Boston, 700; Webster, 7,500; Boston, 1,500; Merchants', Boston, 10,000; Tremont, 3,000; Marine, 1,200.

Loans on Bank Stock are—Pacific, \$8,500; do., 1,150.
Loans on Railroad Stock are—Western, 1,500; Boston and Worcester, 800.

BOSTON FIVE CENTS SAVINGS BANK.—Public Funds—City of Boston, \$90,000; do. Cambridge, 40,000; Massachusetts Srip, 53,000.

The Bank Stock is owned as follows:—Blackstone, 25,522; Bank of Commerce, 25,000; Cambridge Market, 8,855; Exchange, 1,055; Granite, 11,143; Maverick, 900; National, 25,287 50; North, 600; Rockland, 10,000; Shoe and Leather Dealers', 2,140; Tremont, 13,288; Washington, 15,000; Webster, 12,718 75.

Loans on Bank Stock are—15 shares Freeman's, \$1,275; 14 shares Malden, 10 Rockland, 1,900; 67 shares Boylston, 6,000; 30 shares National, 2,500; 100 shares Maverick, 8,500; 40 shares Bass River, 3,000; 125 shares Hopkinton, 10,000; 106 shares Milford, 9,010.

PEOPLE'S FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—10 shares Blackstone; 40 shares Eliot; 30 shares Mechanics'; 65 shares Malden; 10 shares Milbury; 15 shares Tradesman's; total, \$17,000.
Loans on Bank Stock are—41 shares Maverick, 3,600; 56 shares Mechanics', 5,000; 16 shares Blackstone and 2 Malden, 1,620.

	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	439	1,247	514	1,588
Amount of Deposits,	\$3,950 62	\$73,242 91	\$42,256 09	\$98,342 53
Public Funds,	-	-	-	1,025 00
Loans on Public Funds,	-	-	-	-
Bank Stock,	500 00	6,779 75	8,991 91	10,173 50
Loans on Bank Stock,	-	-	-	8,582 00
Deposits, in Banks, bearing interest,	361 65	-	16,374 40	7,325 00
Railroad Stock,	-	-	-	-
Loans on Railroad Stock,	-	-	-	-
Invested in Real Estate,	-	-	-	-
Loans in Mortgage of Real Estate,	2,421 22	27,960 00	1,200 00	30,200 00
Loans to County, or Town,	-	-	-	-
Loans on Personal Security,	712 50	39,220 00	16,972 34	43,184 99

Cash on hand,	23 65	547 32	- -	153 16
Rate and amount of ordinary Dividend, for last year,	5 per cent.	6 per cent.	5 per cent., 1,005 47	5 per cent.
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution,	128 50	350 00	- -	- -

LYNN FIVE CENT SAVINGS BANK.—The Bank Stock is owned as follows:—5 shares City, Lynn, \$500.
Deposit bearing interest is in City Bank, Lynn, \$361.65.

NEWBURYPORT FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—18 shares Merchants, Newburyport, \$688.50; 8 shares Suffolk, 1,040; 6 shares Mechanics, Newburyport, 637.50; 15 shares Maverick, 1,391.25; 10 shares Eliot, 1,012.50; 10 shares Bank of Commerce, 1,025; 10 shares National, 1,025.

WARREN FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows.—3 shares Warren, \$306.66; 15 shares Howard Banking Company,

1,489; 35 shares Exchange, Boston, 3,853.75; 10 shares Webster, 1,005; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50.
Deposit bearing interest is in Warren Bank, \$16,374.40.

SALEM FIVE CENTS SAVINGS BANK.—Public Funds.—Boston Water Scrip, \$1,025. The Bank Stock is owned as follows:—Webster, \$2,082.50; Blackstone, 1,045; Merchants, 1,092.50; City, 530; North, 900; Naumkeag, 2,027.50; Mercantile, 1,176; Salem, 1,320.

Loans on Bank Stock are—33 shares Asiatic, \$212; 20 shares National, 1,200; 30 shares Lowell, 2,700; 25 shares Andover, 2,250; 4 shares Naumkeag, 480; Mercantile, 720; 7 shares Eagle, 12 Merchants, 1,500.
Deposit bearing interest is in Naumkeag Bank, \$7,325.

	CHARLESTOWN.	EAST CAMBRIDGE.	LOWELL.	WOBURN.
	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.	Woburn Five Cents Savings Bank.
Number of Depositors,	912	540	2,226	729
Amount of Deposits,	\$15,092 77	\$19,604 95	\$223,284 30	\$27,641 71
Public Funds,	-	-	-	-
Loans on Public Funds,	-	-	-	-
Bank Stock,	2,751 00	8,078 15	26,900 00	3,981 00
Loans on Bank Stock,	-	-	15,350 00	-
Deposits, in Banks, bearing interest,	-	-	8,000 00	-
Railroad Stock,	-	-	-	-
Loans on Railroad Stock,	-	-	-	-
Invested in Real Estate,	-	-	-	-
Loans in Mortgage of Real Estate,	11,234 07	12,441 65	102,310 00	5,735 00
Loans to County, or Town,	-	-	33,000 00	11,450 00
Loans on Personal Security,	1,250 00	-	40,500 00	6,500 00

Cash on hand,	3 71	24 41	976 24	683 80
Rate and amount of ordinary dividend for last year,	4½ per cent., 448 71	4 per cent., 375 00	5 per cent., 6,877 45	5 per cent., 828 49
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	Less than 5 years.	—	Less than 5 years.
Annual Expenses of the Institution,	80 65	175 00	334 50	150 00

CHARLESTOWN FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows :—15 shares Bunker Hill, \$1,575; 12 shares Monument, 1,176.

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows :—8 shares Bunker Hill, \$864; 10 shares Merchants', Boston, 1,050; 10 shares Cambridge City, 1,000; 10 shares Newton, 1,040; 15 shares Webster, 1,552.50; 25 shares Lechmere, 2,571.65.
Loan on 8 shares Cambridge Gas Stock, \$760. (Sold three shares since the loan was made.)

LOWELL FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows :—60 shares Bank of Commerce, \$6,000; 14 shares Bank of North

America, 1,400; 30 shares Blackstone, 3,000; 50 shares Eliot, 5,000; 50 shares National, 5,000; 20 shares Webster, 2,000; 10 shares Merchants', Lowell, 1,000; 10 shares Prescott, 1,000; 25 shares Wamesit, 2,500.

Loans on Bank Stock are—79 shares Appleton, \$7,000; 9 shares Lowell, 800; 22 shares Merchants', Lowell, 1,950; 31 shares Prescott, 2,600; 31 shares Railroad, 2,000; 15 shares Wamesit, 1,000.
Deposit bearing interest is in Bank of Commerce, \$8,000.

WORURN FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows :—Blackstone, Boston, \$2,346; Faneuil Hall, 1,635.

	WORCESTER.	SPRINGFIELD.	NEW BEDFORD.	PLYMOUTH.
	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.
Number of Depositors,	998	1,790	1,352	334
Amount of Deposits,	25,641 24	\$126,083 48	\$64,497 33	\$6,074 56
Public Funds,	-	-	-	-
Loans on Public Funds,	-	-	-	-
Bank Stock,	9,600 00	31,124 00	2,938 50	1,488 38
Loans on Bank Stock,	4,000 00	5,270 00	-	436 25
Deposits, in Banks, bearing interest,	-	5,000 00	-	-
Railroad Stock,	-	-	-	-
Loans on Railroad Stock,	-	-	-	-
Invested in Real Estate,	-	-	-	-
Loans in Mortgage of Real Estate,	-	41,633 00	31,073 00	2,450 00
Loans to County, or Town,	10,700 00	3,000 00	-	-
Loans on Personal Security.	550 00	34,050 00	28,450 00	118 1,365 00

Cash on hand,	899 43	6,006 48	2,748 53	133 49
Rate and amount of ordinary dividend for last year,	5 per cent.	5 per cent.	6 per cent., 2,323 18	5 per cent., 132 07
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution, . . .	303 00	590 18	* 690 91	† 18 79

WORCESTER FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares City, Worcester, \$3,000; 30 shares Quinsigamond, 3,000; 31 shares Central, 3,100; 5 shares Worcester, 500.
Loans on Bank Stock are—12 shares Mechanics', \$1,000; 34 shares Central, 3,000.

SPRINGFIELD FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—27 shares Pynchon, \$3,007; 30 shares Springfield, 2,940; 53 shares Western, 5,378; 25 shares John Hancock, 2,575; 10 shares Monson, 1,010; 30 shares City, Worcester, 3,000; 30 shares Bank of Commerce, 3,090; 15 shares Merchants', 1,618.75; 20 shares Grocers', 1,975; 21 shares Eliot, 1,969; 20 shares Howard, 1,930; 25 shares Atlantic, 2,631.25.

* Since the commencement of the Institution.

Loans on Bank Stock are—37 shares Pynchon, \$3,050; 12 shares Chicopee, 1,000; 9 shares John Hancock, 770; 5 shares Western, 450.
Deposit bearing interest is in John Hancock Bank, \$5,000.

NEW BEDFORD FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—3 shares Marine, \$322.50; 7 shares Mechanics', 737.62; 13 shares Bedford Commercial, 1,378.38; 5 shares Fairhaven, 500.

PLYMOUTH FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—3 shares Shoe and Leather Dealers', \$334; 3 shares Atlas, 318; 5 shares Merchants', 525.75; 3 shares Bank of Commerce, 310.63.

Loans on Bank Stock are—4 shares Old Colony, \$270; 2 shares Plymouth, 166.25.

† Exclusive of furniture and books.

A G G R E G A T E
O F
E I G H T Y - O N E S A V I N G S B A N K S .

Number of Depositors,	165,484
Amount of Deposits,	\$30,373,447 36
Public Funds,	881,999 64
Loans on Public Funds,	— —
Bank Stock,	6,337,413 00
Loans on Bank Stock,	1,027,631 57
Deposits, in Banks, bearing interest,	666,472 24
Railroad Stock,	110,414 00
Loans on Railroad Stock,	149,946 00
Invested in Real Estate,	151,094 83
Loans in Mortgage of Real Estate,	10,529,327 85
Loans to County, or Town,	2,938,414 46
Loans on Personal Security,	8,366,121 54
Cash on hand,	458,771 73
Rate and amount of ordinary Dividend, for last year,	1,123,038 49 + $\frac{19}{100}$ per cent.,
Average annual per cent. of Dividends of last five years,	6 $\frac{75}{100}$ per cent.,
Annual Expenses of the Institution,	89,308 24

R E M A R K S.

The following Savings Banks state the rate but not the amount of their ordinary dividends for the last year, viz:—Rockport, Cambridgeport, Framingham, Waltham, Worcester County, Northampton, Springfield, Westfield, Randolph, Barnstable, Lynn, Newburyport, Salem and Worcester.

The Springfield Institution for Savings state neither the rate or amount of their dividends.

The dividends for the last year are calculated on the deposits in sixty-six Banks.

The dividends for the last five years are calculated on the deposits in forty-eight Banks.

The Institution for Savings in Newburyport and Vicinity, has included in "Loans on Personal Security" an annuity in trust in Massachusetts Hospital Life Insurance Company of \$4,515.92; loans to Corporations, \$53,830, and on pledge of stocks, \$7,400.

A G G R E G A T E

OF

E I G H T Y S A V I N G S B A N K S I N 1 8 5 5 .

Number of Depositors,	148,263
Amount of Deposits,	\$27,296,216 75
Public Funds,	697,247 14
Loans on Public Funds,	10,300 00
Bank Stock,	6,366,067 41
Loans on Bank Stock,	975,315 50
Deposits in Banks, bearing interest,	487,468 14
Railroad Stock,	119,914 00
Loans on Railroad Stock,	199,913 00
Invested in Real Estate,	176,310 16
Loans in Mortgage of Real Estate,	9,423,135 05
Loans to County, or Town,	2,487,917 75
Loans on Personal Security,	6,909,846 07
Cash on hand,	344,827 95
Rate and amount of ordinary Dividend for last year,	$4\frac{97}{100}$ per cent. Amount, 1,049,435 56
Average annual per cent. of Dividends of last five years,	$6\frac{75}{100}$ per cent.
Annual Expenses of the Institutions,	77,756 63

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AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

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COLLECTION 1863.

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PREPARED FROM THE ATTESTED REPORTS,
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BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
No. 4, SPRING LANE.
1864.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 7, 1864.

To the Honorable, the Senate and the House of Representatives:

I have the honor to submit for the information of the Legislature, in compliance with the General Statutes, an Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their conditions respectively,—the former on the seventeenth day of October, 1863, and the latter on “the last Saturday,” being the thirtieth day of said month,—in answer to requisitions issued by his Excellency the Governor, on the thirty-first of October, and the second day of November.

Very respectfully,

OLIVER WARNER,
Secretary of the Commonwealth.

CONDITION
OF THE
BANKS IN MASSACHUSETTS,
ON THE
SEVENTEENTH DAY OF OCTOBER,
1863.

BANK RETURNS.

[Oct.

BOSTON.					
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00•	\$1,000,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	80,305 00	198,530 00	360,260 00	30,959 00*	84,185 00
Bills in circulation of denomination less than five dollars,	17,531 00	53,012 00	57,364 00	14,560 00	54,101 00
Net profits on hand,	45,749 03	48,333 95	110,610 51	229,308 50	29,739 50
Balances due to other banks,	43,705 65	28,472 70	90,078 49	276,609 54	20,000 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	494,295 45	1,056,450 72	869,643 67	1,307,369 60	589,764 35
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -
Total amount due from the bank,	1,181,586 13	2,384,799 37	2,237,956 67	2,758,806 64	1,177,789 85
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	91,279 50	134,145 76	192,442 04	437,819 95	95,972 00
Real Estate,	45,000 00	- - -	3,300 10	65,000 00	24,629 82

Bills of banks in this and of the other New England States,	56,350 00	77,673 05	133,518 10	559,654 18	57,139 00
Balances due from other banks,	102,279 59	151,380 19	68,560 27	66,671 79	51,713 29
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	886,677 04	2,021,600 37	1,840,136 16	1,629,660 72	948,335 74
Total amount of the Resources of the bank,	1,181,586 13	2,384,799 37	2,237,956 67	2,758,806 64	1,177,789 85
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 2 per cent., 10,000 00	April, 1863, 3 per cent., 30,000 00	April, 1863, 3½ per cent., 26,250 00	April, 1863, 4 per cent., 36,000 00	April, 1863, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 3 per cent., 15,000 00	October, 1863, 3½ per cent., 35,000 00	October, 1863, 4 per cent., 30,000 00	October, 1863, 4 per cent., 36,000 00	October, 1863, 4½ per cent., 18,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	52,461 66	47,148 03	94,082 04	156,037 21	25,262 64
Amount of Debts due to the bank, secured by	1,950 00	5,799 68	11,765 00	3,000 00	17,700 00
Amount of Debts due and not paid, and considered doubtful,	- -	13,293 00	173 50	- -	6,000 00
Amount of Liabilities of Directors,	56,789 00	48,000 00	64,139 00	116,600 00	28,150 00

* In 1812, issued bills of the denomination of \$6, \$7, \$8 and \$9.

BOSTON—Continued.

	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$2,000,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	20,220 00	86,460 00	251,040 00	16,940 00	96,290 00
Bills in circulation of denomination less than five dollars,	10,100 00	17,295 00	37,428 00	11,291 00	32,050 00
Net profits on hand,	73,979 83	100,135 64	57,000 39*	113,827 41	48,647 84
Balances due to other banks,	68,408 32	9,667 09	1,435,763 08	18,469 03	111,969 66
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	900,919 53	784,598 02	1,636,210 19	1,299,445 89	492,399 13
Cash deposited bearing interest,	- -	- -	40,000 00	- -	- -
Total amount due from the bank,	2,073,927 68	1,998,155 75	5,457,441 66	2,459,973 33	1,381,356 63
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	115,973 86	276,964 72	303,692 94	308,241 65	88,045 00
Real Estate,	30,000 00	- -	5,130 87	- -	- -

Bills of banks in this and of the other New England States,	9,315 00	149,354 00	531,846 13	118,657 00†	134,553 39
Balances due from other banks,	14,640 21	27,687 44	127,509 72	58,451 26	75,311 36
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,903,698 61	1,544,149 59	4,489,262 00	1,974,623 42	1,083,446 88
Total amount of the Resources of the bank,	2,073,627 68	1,998,155 75	5,457,441 66	2,459,973 33	1,381,356 63
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3½ per cent., 35,000 00	April, 1863, 3 per cent., 30,000 00	April, 1863, 3 per cent., 60,000 00	April, 1863, 3½ per cent., 36,082 47	April, 1863, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 3½ per cent., 35,000 00	October, 1863, 3 per cent., 30,000 00	October, 1863, 3½ per cent., 70,000 00	October, 1863, 4 per cent., 41,237 11	October, 1863, 3 per cent., 18,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	93,402 18	76,761 14	110,000 00	101,620 19	43,028 16
Amount of Debts due and not paid, and considered doubtful,	- - -	- - -	24,500.00	1,500 00	1,000 00
Amount of Liabilities of Directors,	3,283 00	- - -	1,270 88	- - -	- - -
	83,000 00	33,709 66	257,461 00	102,500 00	- - -

* In addition there is due from the Government about \$76,000 of accrued interest.

† Including U. S. Notes and Postal Currency.

BOSTON—Continued.

	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00	\$900,000 00
Bills in circulation of denomination of five dollars and upwards,	349,487 50*	282,495 00	217,210 00	22,285 00	76,020 00
Bills in circulation of denomination less than five dollars,	47,436 50*	54,221 00	48,436 00	8,418 00	48,806 00
Net profits on hand,	176,101 27	85,902 36	28,084 96	160,446 92	86,898 91
Balances due to other banks,	1,139,526 95	149,677 97	125,955 43	751,935 08	125,724 64
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	874,270 20	687,280 10	404,619 45	1,158,935 60	1,126,931 21
Cash deposited bearing interest,	- -	- -	- -	- -	267,655 84
Total amount due from the bank,	3,586,822 42	1,759,576 43	1,224,305 84	3,102,020 60	2,632,036 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	170,836 74	181,399 57	102,631 78	254,281 05	138,126 34
Real Estate,	- -	60,000 00	- -	- -	- -

Bills of banks in this and of the other New England States,	306,914 74	25,156 00†	15,135 00	373,834 00‡	547,582 00
Balances due from other banks,	176,176 35	82,405 30	41,149 08	31,205 84	337,400 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,932,894 59	1,410,615 56	1,065,389 98	2,442,699 71§	1,608,928 26
Total amount of the Resources of the bank, .	3,586,822 42	1,759,576 43	1,224,305 84	3,102,020 60	2,632,036 60
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 40,000 00	April, 1863, 4 per cent., 20,000 00	April, 1863, 3 per cent., 12,000 00	April, 1863, 4 per cent., 40,000 00	April, 1863, 3½ per cent., 31,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 4 per cent., 40,000 00	October, 1863, 5 per cent., 25,000 00	October, 1863, 3½ per cent., 14,000 00	October, 1863, 4 per cent., 40,000 00	October, 1863, 4 per cent., 36,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	162,061 59	71,703 44	15,703 94	160,446 92	86,898 91
Amount of Debts due and not paid, and considered doubtful,	5,500 00	9,000 00	7,500 00	14,000 00	3,100 00
Amount of Liabilities of Directors,	116,227 00	62,533 00	42,049 73	73,000 00	18,000 00

* Half of a 5 and half of a 3 dollar bill returned to the bank and paid.

† Including U. S. Currency.

‡ \$14,444 of this amount are U. S. Legal Tender Notes.*

§ Including \$960,000 U. S. Securities.

BOSTON—Continued.

	Hamilton.	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$500,000 00	\$560,000 00	\$800,000 00
Bills in circulation of denomination of five dollars and upwards,	173,125 00	363,745 00	165,500 00	53,165 00	78,725 00
Bills in circulation of denomination less than five dollars,	24,581 00	95,244 00	50,594 00	24,191 00	14,096 00
Net profits on hand,	128,089 25	68,467 76	30,042 03	92,735 41	86,097 22
Balances due to other banks,	44,815 23	506,493 93	185,559 72	63,315 78	35,123 71
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	826,280 86	722,140 27	449,695 62	768,533 27	823,088 62
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	1,696,891 34	2,756,090 96	1,381,391 37	1,561,940 46	1,837,130 55
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	182,046 61	134,093 50	82,881 50	122,002 80	179,471 15
Real Estate,	- -	- -	- -	- -	30,011 63

Bills of banks in this and of the other New England States,	15,660 00	361,428 51*	94,731 98	92,328 00	11,371 00
Balances due from other banks,	275,621 59	170,807 60	6,433 78	105,423 71	124,583 15†
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,223,563 14	2,089,761 35	1,197,344 11	1,242,185 95	1,491,693 62
Total amount of the Resources of the bank,	1,696,891 34	2,756,090 96	1,381,391 37	1,561,940 46	1,837,130 55
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4½ per cent., 22,500 00	April, 1863, 3½ per cent., 35,000 00	April, 1863, 3½ per cent., 17,500 00	April, 1863, 3½ per cent., 19,600 00	April, 1863, 3½ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 5 per cent., 25,000 00	October, 1863, 3½ per cent., 35,000 00	October, 1863, 3½ per cent., 17,500 00	October, 1863, 4 per cent., 22,400 00	October, 1863, 3½ per cent., 25,600 00
Amount of Debts due to the bank, secured by pledge of its stock,	120,000 00	50,000 00	26,314 98	85,305 82	83,691 81
Amount of Debts due and not paid, and considered doubtful,	- - -	3,250 00	350 00	1,600 00	- - -
Amount of Liabilities of Directors,	17,870 00	129,400 00	54,277 00	1,260 00	2,312 42
				27,757 00	75,000 00

* Including \$181,000 U. S. Demand Notes.

† Of this sum \$26,009.02 is in U. S. Notes and Revenue Stamps.

BOSTON—Continued.

	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	\$400,000 00	\$4,000,000 00	\$561,700 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	91,710 00	601,360 00	14,070 00	40,450 00
Bills in circulation of denomination less than five dollars,	16,044 00	- -	- -	65,204 00
Net profits on hand,	17,183 10	121,737 76	28,045 98	4,292 68
Balances due to other banks,	12,149 60	463,667 02	2,104,330 74	6,202 46
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	414,006 94	2,680,136 70	110,565 17	452,566 42
Cash deposited bearing interest,	2,200 00	- -	- -	50,000 00
Total amount due from the bank,	953,293 64	7,866,901 48	2,818,711 89	1,368,715 56
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	59,716 13	498,820 00	99,984 85	84,179 62
Real Estate,	- -	400,000 00	- -	- -

Bills of banks in this and of the other New England States,	112,709 29*	527,033 34	641,206 50	45,048 93
Balances due from other banks,	9,539 83	25,629 29	317,654 02	5,142 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	771,328 39	6,415,418 85	1,759,866 52	1,234,344 92
Total amount of the Resources of the bank,	953,293 64	7,866,901 48	2,818,711 89	1,368,715 56
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 12,000 00	April, 1863, 3 per cent., 120,000 00	- -	April, 1863, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 3½ per cent., 14,000 00	October, 1863, 3 per cent., 120,000 00	October, 1863, 4 per cent., 22,468 00	October, 1863, 3 per cent., 22,500 00
Amount of Debts due to the bank, secured by pledge of its stock,	15,835 07	121,737 76	18,841 78	Nothing†
Amount of Debts due and not paid, and considered doubtful,	485 00	67,856 00	- -	4,904 13
Amount of Liabilities of Directors,	2,800 00	2,650 00	- -	13,226 11‡
	70,169 00	241,697 00	6,444 00	72,637 00

* Included in this amount is \$66,250 U. S. Demand Notes.

† "Nothing according to our books, but there is a balance of earned interest not collected of about \$10,000."

‡ "No loss estimated or expected."

BOSTON—Continued.

	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$860,000 00	\$750,000 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	154,570 00	371,940 00	128,880 00	148,055 00
Bills in circulation of denomination less than five dollars,	51,747 00	37,833 00	35,490 00	58,530 00
Net profits on hand,	57,799 28	58,784 58	57,420 69	29,909 36
Balances due to other banks,	78,361 91	235,583 67	24,547 54	188,068 22
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,096,513 17	835,959 43	708,977 50*	672,693 47
Cash deposited bearing interest,	1,510 72	-	-	-
Total amount due from the bank,	2,440,502 08	2,400,100 68	1,705,315 73	1,847,256 05
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	141,974 35	152,844 99	120,888 74	108,591 20
Real Estate,	40,000 00	-	-	18,501 88

Bills of banks in this and of the other New England States,	173,761 00	141,592 00	39,473 00	149,590 00
Balances due from other banks,	75,267 88	40,447 51	94,198 78†	59,497 52
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,004,498 85	2,065,216 18	1,450,755 21	1,511,075 45
Total amount of the Resources of the bank, .	2,440,502 08	2,400,100 68	1,705,315 73	1,847,256 05
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 40,000 00	April, 1863, 3 per cent., 25,800 00	April, 1863, 3 per cent., 22,500 00	April, 1863, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 4 per cent., 40,000 00	October, 1863, 3 per cent., 25,800 00	October, 1863, 3½ per cent., 26,250 00	October, 1863, 3½ per cent., 26,250 00
Amount of Debts due to the bank, secured by pledge of its stock,	74,861 89	51,787 16	59,522 27	28,867 87
Amount of Debts due and not paid, and considered doubtful,	—	57,639 67	3,000 00	1,190 00
Amount of Liabilities of Directors, . .	129,500 00	—	30,492 72	—
		111,830 98	54,786 00	90,772 00

† "Including Government Bills, \$12,908."

* "Including Government Deposits of \$55,000."

BOSTON—Continued.

	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	282,405 00	58,180 00	249,300 00	183,520 00
Bills in circulation of denomination less than five dollars,	65,607 00	13,645 00	7,761 00	73,015 00
Net profits on hand,	130,020 21	324,775 64	309,057 89	457 01
Balances due to other banks,	605,409 84	104,216 03	2,672,303 70	294,536 66
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	986,027 86	1,697,711 35	1,313,145 53	453,406 82
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the bank,	3,069,469 91	3,998,528 02	5,551,568 12	1,604,935 49
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	205,506 18	479,742 26	614,320 16	71,686 25
Real Estate,	70,000 00	- -	120,000 00	3,894 83

Bills of banks in this and of the other New England States,	163,468 33*	301,891 00†	498,718 00‡	139,598 00
Balances due from other banks,	263,816 70	328,195 97	1,003,801 18	76,285 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,366,678 70	2,888,698 79	3,314,728 78	1,313,471 01
Total amount of the Resources of the bank,	3,069,469 91	3,998,528 02	5,551,568 12	1,604,935 49
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4½ per cent., 45,000 00	April, 1863, 3½ per cent., 63,000 00	April, 1863, 5 per cent., 50,000 00	No division.
	October, 1863, 4½ per cent., 45,000 00	October, 1863, 3½ per cent., 63,000 00	October, 1863, 5 per cent., 50,000 00	No division.
Amount of Reserved Profits at the time of declaring the last dividend,	125,000 00	259,327 06	326,627 92	29,469 70
Amount of Debts due to the bank, secured by pledge of its stock,	2,000 00	9,300 00	- -	5,000 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	30,359 00§
Amount of Liabilities of Directors,	12,951 00	10,000 00	85,500 00	140,000 00

* Including checks on other banks and U. S. Currency.

† And U. S. Notes.

‡ Including U. S. Demand Notes.

§ Probable loss, \$5,000.

BOSTON—Continued.

	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	\$1,500,000 00	\$1,000,000 00	\$750,000 00	\$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	125,045 00	179,030 00	84,080 00†	170,050 00
Bills in circulation of denomination less than five dollars,	37,646 00	13,196 00	23,733 00	7,221 00
Net profits on hand,	70,651 32	160,030 71	79,605 25	56,033 94
Balances due to other banks,	769,968 37	121,137 34	28,080 84†	41,674 84
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,176,991 91	971,821 71	1,028,919 38	1,546,207 65
Cash deposited bearing interest,	- -	- -	- -	466,542 33
Total amount due from the bank,	3,680,302 60	2,445,215 76	1,994,418 47	3,787,729 81
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	358,489 85	294,011 05	116,937 00	290,936 15
Real Estate,	- -	- -	14,633 74	- -

Bills of banks in this and of the other New England States,	231,051 85*	221,706 38	229,389 28§	343,623 00
Balances due from other banks,	75,600 62	90,383 73	73,412 16	90,024 47
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	3,015,160 28	1,839,114 55	1,560,046 29	3,063,146 19
Total amount of the Resources of the bank,	3,680,302 60	2,445,215 76	1,994,418 47	3,787,729 81
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 60,000 00	April, 1863, 4 per cent., 40,000 00	April, 1863, 3½ per cent., 26,250 00	April, 1863, 4 per cent., 60,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 4 per cent., 60,000 00	October, 1863, 4 per cent., 40,000 00	October, 1863, 3½ per cent., 26,250 00	October, 1863, 4 per cent., 60,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	53,515 73	143,653 04	70,000 00	59,928 67
Amount of Debts due and not paid, and considered doubtful,	650 00	600 00	- -	- -
Amount of Liabilities of Directors,	- -	- -	- -	- -
	80,951 14	25,000 00	114,099 32	169,000 00

* Including U. S. Treasury Notes.

† Estimated.

‡ Including balance of Dividends unpaid of \$2,751.

§ U. S. Notes, Checks and Currency.

Banks organized under General Law.

BOSTON.

	Continental.	Bank of the Metropolis.	Mount Vernon.	Bank of the Republic.
DUE FROM THE BANK.				
Capital Stock,	\$300,000 00	\$200,000 00	\$200,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	71,930 00	79,000 00	39,350 00	258,255 00
Bills in circulation of denomination less than five dollars,	35,109 00	46,898 00*	34,987 00	67,246 00
Net profits on hand,	1,857 72	35,393 71	7,085 40	54,857 23
Balances due to other banks,	2,224 13	9,612 68	-	20,885 38
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	378,075 70	-	217,891 56	704,475 65†
Cash deposited bearing interest,	29,555 17	-	-	-
Total amount due from the bank,	818,751 72	370,904 39	499,313 96	2,105,719 26
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	35,765 00	17,302 79	20,209 68	105,126 00
Real Estate,	-	-	-	-
Bills of banks in this and of the other New England States,	93,888 76†	24,066 69\$	43,397 99||	77,149 00†
Balances due from other banks,	25,647 97	852 62	6,162 51	234,736 29
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	-	-	-	-

Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, except- ing the balances due from other banks, Total amount of the Resources of the bank, Rate and amount of Dividends since the last annual return, with dates,	663,449 99 818,751 72 April, 1863, 3 per cent., 9,000 00 October, 1863, 3 per cent., 9,000 00 2,513 03 25,830 00 — 37,124 87 228,000 00	328,682 29 370,904 39 No division. No division. 9,368 95 185,200 00 — 4,500 00 125,950 00	429,543 78 499,313 96 April, 1863, 3½ per cent., 7,000 00 October, 1863, 3½ per cent., 7,000 00 6,226 46 26,352 25 — 33,859 50 107,000 00	1,688,707 97 2,105,719 26 April, 1863, 3 per cent., 30,000 00 October, 1863, 3½ per cent., 35,000 00 44,748 68 10,850 00 8,000 00 27,461 00 705,500 00
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Amount of Reserved Profits at the time of declaring the last dividend,				
Amount of Debts due to the bank, secured by pledge of its stock,				
Amount of Debts due and not paid, and con- sidered doubtful,				
Amount of Liabilities of Directors,				
Amount of Stocks deposited with the Auditor,				

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes, namely:]

Continental.—U. S. 6 per cent. Bonds, \$191,000; U. S. 5 per cent. Bonds, \$17,000; U. S. Certificates of Indebtedness, \$20,000.

Bank of the Metropolis.—U. S. 6 per cent. Bonds, \$55,000; U. S. 7 3-10 per cent. Bonds, \$4,100; U. S. 5-20 6 per cent. Bonds, \$11,000; U. S. Certificates of Indebtedness, \$55,850.

Majest Vernon.—U. S. 6 per cent. Bonds, \$40,000; U. S. 5-20 6 per cent. Bonds, \$40,000; U. S.

S. Certificates of Indebtedness, \$5,000; State of New Hampshire 6 per cent. Bonds, \$2,000; Town of Rockport 6 per cent. Bonds, \$5,000; Town of Melrose 5 1-2 per cent. Bonds, \$15,000.

Bank of the Republic.—State of Maine 6 per cent. Bonds, \$20,500; City of Cambridge 6 per cent. Bonds, \$20,000; City of Roxbury 6 per cent. Bonds, \$1,000; City of Roxbury 5 per cent. Bonds, \$5,000; Town of Marlboro', 5 1-2 per cent. Bonds, \$5,000; Town of North Chelsea 5 1-2 per cent. Bonds, \$8,000; U. S. 6 per cent. Bonds, \$212,000; U. S. 7 3-10 per cent. Treasury Notes, \$133,000; U. S. 5-20 6 per cent. Bonds, \$175,000; U. S. 5 per cent. Bonds, \$5,000; U. S. Certificates of Indebtedness, \$118,000.

† Including \$110,000 Government Deposit.

§ Including checks on other banks and U. S. Notes.

‡ Including \$31,800 U. S. Demand Notes.

¶ Including \$52,500 U. S. Demand Notes.

‡ Including \$31,800 U. S. Demand Notes.

¶ Including \$52,500 U. S. Demand Notes.

Banks organized under General Law—Continued.

	BOSTON—Continued.		CAMBRIDGE.		Aggregate of 7 Banks organized under the General Law.
	Revere.	Safety Fund.	Harvard.		
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$200,000 00	\$3,900,000 00	
Bills in circulation of denomination of five dollars and upwards,	211,530 00	340,360 00	103,020 00	1,103,445 00	
Bills in circulation of denomination less than five dollars,	61,413 00	63,468 00	46,758 00	355,879 00	
Net profits on hand,	31,135 66	88,082 01*	1,226 67	219,638 40	
Balances due to other banks,	120,120 98	197,906 84	—	350,750 01	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,401,562 86	895,914 75	104,207 11	3,702,127 63	
Cash deposited bearing interest,	340,178 15	27,451 62	—	397,184 94	
Total amount due from the bank,	3,165,940 65	2,613,183 22	455,211 78	10,029,024 98	
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	235,694 91	153,686 00	4,771 54	572,555 92	
Real Estate,	—	—	—	—	
Bills of banks in this and of the other New England States,	378,942 00	177,786 34	21,669 97	816,900 75	
Balances due from other banks,	395,049 33	18,386 97	—	680,835 69	
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	—	—	47,625 86	47,625 86	

Amount of all debts due, including Notes,
Bills of Exchange, and all Stocks, and
Funded Debts of every description, except-
ing the balances due from other banks,
Total amount of the Resources of the bank,
Rate and amount of Dividends since the last
annual return, with dates,

2,156,254 41
3,165,940 65
April, 1863,
3½ per cent.,
36,082 47

2,263,323 91
2,613,133 22
April, 1863,
3 per cent.,
30,000 00

381,144 41
455,211 78
April, 1863,
3½ per cent.,
7,000 00

7,911,106 76
10,029,024 98
119,082 47

October, 1863,
3½ per cent.,
36,082 47

October, 1863,
3½ per cent.,
35,000 00

October, 1863,
4 per cent.,
8,000 00

130,082 47

Amount of Reserved Profits at the time of
declaring the last dividend,
Amount of Debts due to the bank, secured by
pledge of its stock,
Amount of Debts due and not paid, and con-
sidered doubtful,
Amount of Liabilities of Directors,
Amount of Stocks deposited with the Auditor,

30,947 33

90,369 26†

24,171 61‡

208,345 32

- -

600 00

14,600 00

263,432 25

- -

5,000 00

575 00

13,575 00

12,325 00

41,126 35

16,120 00

172,515 72

765,000 00

800,400 00

186,000 00

2,917,850 00

Reserve.—State of Rhode Island Bonds, \$120,000; State of Vermont Bonds, \$150,000;
City of Boston 5 per cent. Bonds, \$200,000; U. S. Certificates of Indebtedness, \$235,000.

tham 5 1 2 per cent., \$20,000; Town of Natick 5 1 2 per cent., \$15,000; Town of Somer-
ville 5 1 2 per cent., \$14,400.

Safety Fund.—U. S. 7 3-10 Bonds, \$164,000; U. S. 6 per cent. Bonds, \$186,000; U. S.
5-20 6 per cent. Bonds, \$300,000; City of Lynn 5 1 2 per cent., \$60,000; City of Law-
rence 5 1 2 per cent., \$16,000; City of Chelsea 5 1 2 per cent., \$25,000; Town of Wal-

Harvard.—U. S. 5-20 6 per cent. Bonds, \$50,000; U. S. 7 3-10 Treasury Notes, \$43,000;
U. S. Certificates of Indebtedness, \$90,000; Town of Marlborough Note, \$3,000.

* Including premium on Stocks of \$46,986.57.

† Including premium on Stocks of \$46,354.07.

‡ "This amount includes \$14,880.22 interest and advance to par on government bonds earned, but not collected, and not on the books."

	SOUTH BOSTON.*		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00.	\$250,000 00	\$150,000 00	\$250,000 00	\$125,000 00
Bills in circulation of denomination of five dollars and upwards,	76,710 00	124,910 00	91,620 00	132,050 00	62,320 00
Bills in circulation of denomination less than five dollars,	45,849 00	58,251 00	29,165 00	13,263 00	29,330 00
Net profits on hand,	12,677 79	28,095 92	11,130 66	22,474 23	6,414 99
Balances due to other banks,	9,691 36	-	-	-	437 57
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	85,287 71	204,367 62	112,395 52	44,265 65	112,380 63
Cash deposited bearing interest,	-	-	5,172 13	1,633 20	-
Total amount due from the bank,	380,215 86	665,624 54	399,483 31	463,686 08	335,883 19
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,537 00	15,000 00	10,233 15	8,435 95	14,011 03
Real Estate,	8,998 59	18,000 00	-	5,000 00	-

Bills of banks in this and of the other New England States,	4,505 00	9,545 00†	6,492 42	12,194 00	17,277 17
Balances due from other banks,	—	3,047 89	5,000 00	—	—
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	16,121 75	84,082 35	46,981 95	20,242 03	33,107 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	344,053 52‡	535,949 30§	330,775 79	417,814 10	271,487 25
Total amount of the Resources of the bank,	380,215 86	665,624 54	399,483 31	463,686 08	335,883 19
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3½ per cent., 5,250 00 October, 1863, 4 per cent., 6,000 00 12,073 03	April, 1863, 4 per cent., 10,000 00 October, 1863, 4 per cent., 10,000 00 24,700 00	April, 1863, 3 per cent., 4,500 00 October, 1863, 3 per cent., 4,500 00 10,572 76	April, 1863, 3 per cent., 7,500 00 October, 1863, 3 per cent., 7,500 00 21,003 76	April, 1863, 3½ per cent., 4,500 00 October, 1863, 4 per cent., 5,000 00 5,715 96
Amount of Reserved Profits at the time of declaring the last dividend,					
Amount of Debts due to the bank, secured by pledge of its stock,	4,300 00	2,375 00	7,300 00||	1,225 00	500 00
Amount of Debts due and not paid, and considered doubtful,	1,665 13	1,557 19	—	7,369 83	—
Amount of Liabilities of Directors,	32,791 00	82,140 25	40,130 00	29,115 00	26,429 70

† Including U. S. Notes.

|| On 91 shares.

* Banks in South Boston required by General Statutes to be classed with those out of Boston.

† Including U. S. Loan, \$114,898.13.

§ Including U. S. Loan.

	DANVERS.		SOUTH DANVERS.		GLOUCESTER.	
	Village.		Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00		\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	77,535 00		86,815 00	102,715 00	131,360 00	112,030 00
Bills in circulation of denomination less than five dollars,	14,257 00		24,904 00	27,525 50†	23,212 00	61,371 00
Net profits on hand,	46,141 61		33,788 75	21,322 36	9,414 30	23,830 97
Balances due to other banks,	177 63		1,549 71	648 90	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	64,033 42		48,860 02	91,285 43	184,293 51	226,223 30
Cash deposited bearing interest,	- -		- -	- -	- -	- -
Total amount due from the bank,	352,144 63		345,917 48	493,497 19	498,279 81	723,455 27
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	10,172 04		9,735 32	13,326 85	6,573 97	14,055 44
Real Estate,	6,000 00		1,500 00	6,000 00	9,230 00	8,500 00

Bills of banks in this and of the other New England States,	3,064 82	48,412 90	4,213 54	981 90	15,565 56
Balances due from other banks,	7,901 91	1,069 84	5,000 00	492 93	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	51,066 51	23,460 71	30,774 33	59,228 66	56,941 99
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	273,939 38	261,738 71	434,182 47	421,772 35	628,392 28
Total amount of the Resources of the bank,	352,144 56	345,917 48	493,497 19	498,279 81	723,455 27
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00 45,383 14	April, 1863, 3 per cent., 4,500 00 October, 1863, 4 per cent., 6,000 00 32,816 23	April, 1863, 3 ³ / ₁₀ per cent., 7,725 00 October, 1863, 3 ³ / ₁₀ per cent., 7,725 00 19,361 19	April, 1863, 3 per cent., 4,500 00 October, 1863, 3 ¹ / ₂ per cent., 5,250 00 7,960 80	April, 1863, 3 ³ / ₂ per cent., 10,500 00 October, 1863, 4 per cent., 12,000 00 19,538 31
Amount of Reserved Profits at the time of declaring the last dividend,	-	4,400 00	-	2,730 00	1,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	27,003 52	3,186 57*	1,790 56	-	823 15
Amount of Debts due and not paid, and considered doubtful,	25,296 00	20,777 82	56,315 15	48,790 00	35,719 87
Amount of Liabilities of Directors,					

* No loss anticipated.

† "Fractional bills outstanding, \$41.50."

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$200,000 00	\$180,000 00	\$200,000 00	\$375,000 00
Bills in circulation of denomination of five dollars and upwards,	51,795 00	85,965 00	69,035 00	96,650 00	272,985 00
Bills in circulation of denomination less than five dollars,	24,858 00	27,075 00	24,362 00	37,057 00	68,803 00
Net profits on hand,	7,984 91	27,646 52	27,929 99	14,984 34	28,115 94
Balances due to other banks,	- -	3,398 00	- -	- -	507 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	28,399 67	59,602 63	21,648 33	82,935 76	121,204 68
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	213,037 58	403,687 15	322,975 32	431,627 10	866,615 62
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,000 97	6,309 23	5,095 43	6,604 37	17,428 30
Real Estate,	8,000 00	8,250 00	2,000 00	10,000 00	20,000 00

Bills of banks in this and of the other New England States,	7,254 00	1,505 47	7,953 53	4,637 77	4,952 29
Balances due from other banks,	3,000 00	1,740 08	4,218 74	13,414 88	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	11,480 36	37,190 04	10,021 63	30,655 52	64,536 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	180,302 25	348,692 33	203,685 99	366,314 56	759,698 63
Total amount of the Resources of the bank,	213,037 58	403,687 15	322,975 32	431,627 10	866,615 62
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00	April, 1863, 3 per cent., 6,000 00 October, 1863, 3 per cent., 6,000 00	April, 1863, 3 per cent., 5,400 00 October, 1863, 3 per cent., 5,400 00	April, 1863, 3 per cent., 6,000 00 October, 1863, 3 per cent., 6,000 00	April, 1863, 4 per cent., 15,000 00 October, 1863, 4 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	7,300 00	27,374 61*	27,607 94	14,054 08	28,126 34
Amount of Debts due to the bank, secured by pledge of its stock,	-	-	3,400 00	300 00	-
Amount of Debts due and not paid, and considered doubtful,	24,852 18	41,912 97	37,294 83	22,740 69	-
Amount of Liabilities of Directors,	5,892 00	9,944 09	10,502 00	3,722 00	14,081 76

* "Also interest earned and not credited, about \$7,000."

	LAWRENCE—Con.	LYNN.			MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$150,000 00	\$200,000 00	\$250,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	75,500 00	109,140 00	104,900 00	168,465 00	60,235 00
Bills in circulation of denomination less than five dollars,	23,073 00	37,008 00	30,269 00	38,490 00	19,586 00
Net profits on hand,	14,638 68	8,855 86	17,979 42	35,042 08	1,880 81
Balances due to other banks,	- -	16,124 09	- -	3,368 23	213 53
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	105,392 27*	64,729 08	62,336 63	198,318 26	43,680 47
Cash deposited bearing interest,	- -	967 61	- -	- -	- -
Total amount due from the bank,	318,603 95	386,824 64	415,485 05	693,683 57	225,595 81
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,314 55	9,026 59	13,900 64	16,608 37	7,545 98
Real Estate,	10,000 00	- -	- -	12,828 63	8,222 49

Bills of banks in this and of the other New England States,	3,056 89	23,698 06	- -	28,582 00	968 00
Balances due from other banks,	- -	20,000 00	5,276 74	- -	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	55,947 05	25,183 10	26,111 76	172,939 77	5,185 76
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	246,285 46	308,916 89	370,195 91	462,724 80	200,673 58
Total amount of the Resources of the bank,	318,603 95	386,824 64	415,485 05	693,683 57	225,595 81
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 4,000 00 October, 1863, 4 per cent., 4,000 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00	April, 1863, 3 per cent., 6,000 00 October, 1863, 3 per cent., 6,000 00	April, 1863, 4 per cent., 10,000 00 October, 1863, 4 per cent., 10,000 00	April, 1863, 4 per cent., 4,000 00 October, 1863, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	12,393 35	8,500 00	17,219 59	33,664 73	1,826 29
Amount of Debts due to the bank, secured by pledge of its stock,	1,000 00	300 00	4,347 45	1,444 00	980 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	2,052 33	5,738 22	- -
Amount of Liabilities of Directors,	27,220 12	36,827 00	89,016 09	54,743 76	1,213 00

* Including unpaid dividends.

	NEWBURYPORT.		
	MARBLEHEAD—Con.	METHUEN.	
	Marblehead.	Spicket Falls.	
			Mechanics'.
			Merchants'.
			Ocean.
DUE FROM THE BANK.			
Capital Stock,	\$102,000 00	\$100,000 00	\$120,000 00
Bills in circulation of denomination of five dollars and upwards,	43,450 00	35,450 00	91,365 00
Bills in circulation of denomination less than five dollars,	19,603 00	18,113 00	22,814 00
Net profits on hand,	3,485 96	1,933 70	6,481 62
Balances due to other banks,	- -	- -	5,018 41
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	40,423 07	49,963 23	144,991 74
Cash deposited bearing interest,	- -	- -	- -
Total amount due from the bank,	208,962 03	205,459 93	390,670 77
RESOURCES OF THE BANK.			
Gold, Silver, and other coined metals in its banking-house,	8,624 00	4,248 77	11,985 15
Real Estate,	7,900 00	- -	5,300 00
			10,155 00
			2,500 00

Bills of banks in this and of the other New England States,	1,359 52	2,710 00	700 00	4,457 32*	6,859 20
Balances due from other banks,	- -	3,000 00	- -	- -	980 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	8,792 84	22,998 79	68,855 26	128,914 03	168,673 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	182,285 67	172,502 37	368,127 71	240,014 27	308,063 69
Total amount of the Resources of the bank, .	208,962 03	205,459 93	451,991 18	390,670 77	497,231 42
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, \$2 per share,† 2,400 00 October, 1863, \$3 per share, 3,600 00	April, 1863, 4 per cent., 4,000 00 October, 1863, 4 per cent., 4,000 00	April, 1863, 2½ per cent., 5,000 00 October, 1863, 3 per cent., 6,000 00	- - October, 1863, 4 per cent., 4,800 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	1,778 38	2,223 24	5,950 34	6,046 99	20,872 65
Amount of Debts due to the bank, secured by pledge of its stock,	2,511 00	- -	150 00	150 00	- -
Amount of Debts due and not paid, and considered doubtful,	- -	1,567 40	11,936 91	- -	- -
Amount of Liabilities of Directors,	1,250 00	6,790 00	925 50	- -	10,487 50

* Including U. S. Notes \$1,767.15.

† This dividend of \$2 per share was a stock dividend, made at the time of the reduction of capital.

	SALEM.			
	ROCKPORT.	Asiatic.	Commercial.	Exchange.
	Rockport.			Mercantile.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$315,000 00	\$200,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	61,540 00	86,400 00	63,635 00	49,725 00
Bills in circulation of denomination less than five dollars,	19,307 00	15,449 00	43,924 00	22,112 00
Net profits on hand,	227 12	10,840 33	6,709 38	3,336 80
Balances due to other banks,	-	32,182 33	1,853 88	3,738 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	30,835 32	383,626 34	82,575 38	44,942 83
Cash deposited bearing interest,	-	-	-	-
Total amount due from the bank,	211,909 44	843,498 00	398,697 64	323,855 05
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	3,561 00	13,959 67	7,314 00	6,939 77
Real Estate,	-	35,000 00	4,500 00	5,000 00

Bills of banks in this and of the other New England States,	920 00	24,526 09	8,569 64	4,053 00	6,111 00
Balances due from other banks,	-	-	-	4,068 41	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	10,225 07	94,213 60	31,944 18	37,288 07	2,991 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . .	197,203 37	675,798 64	346,369 82	275,858 22	302,813 04
Total amount of the Resources of the bank, .	211,909 44	843,498 00	398,697 64	332,486 35	323,855 05
Rate and amount of Dividends since the last annual return, with dates,	-	-	April, 1863, 3 per cent., 6,000 00	April, 1863, 3 per cent., 6,000 00	April, 1863, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 3 per cent.,* 4,500 00	October, 1863, 3 per cent., 9,450 00	October, 1863, 3 per cent., 6,000 00	October, 1863, 3 per cent., 6,000 00	October, 1863, 3 per cent., 6,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	601 63	37,166 51	4,204 86	11,177 61	4,017 25
Amount of Debts due and not paid, and considered doubtful,	1,315 00	-	2,135 00	-	1,850 00
Amount of Liabilities of Directors,	-	32,000 00	-	-	7,000 00
	25,129 00	25,498 00	51,500 00	7,060 95	16,255 00

* On \$150,000.

	S A L E M.			S A L I S B U R Y.	B R I G H T O N.
	Merchant's.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$500,000 00	\$187,500 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	105,117 00	130,650 00	100,580 00	67,425 00	181,325 00
Bills in circulation of denomination less than five dollars,	18,835 00	53,002 00	28,892 00	13,135 00	19,358 00
Net profits on hand,	567 37	37,336 80	7,356 19	13,408 33	16,584 30
Balances due to other banks,	531 70	53,733 89	981 18	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	146,140 82	192,017 79	65,103 40	50,765 33	88,614 34
Cash deposited bearing interest,	40,000 00	17,443 79	- -	3,500 00	- -
Total amount due from the bank,	511,191 89	984,184 27	390,412 77	248,233 66	505,881 64
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	25,362 00	20,019 60	6,142 46	5,450 95	16,930 62
Real Estate,	- -	2,000 00	- -	4,900 00	21,830 59*

Bills of banks in this and of the other New England States,	5,105 04	10,282 60	4,716 26	61 35	7,995 53†
Balances due from other banks,	100 00	- -	611 29	- -	1,206 60
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	26,889 15	25,183 35	30,952 73	45,724 69	33,591 11
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	453,735 70	917,698 72	347,990 03	192,096 67	424,327 19†
Total amount of the Resources of the bank,	511,191 89	984,184 27	390,412 77	248,233 66	505,881 64
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 6,000 00 October, 1863, 3 per cent., 6,000 00	April, 1863, 3 per cent., 15,000 00 October, 1863, 3 per cent., 15,000 00	April, 1863, \$2 per share. 5,000 00 October, 1863, 3 per cent., 5,625 00	April, 1863, 4 per cent., 4,000 00 October, 1863, 4 per cent., 4,000 00	April, 1863, 3 per cent., 6,000 00 October, 1863, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	346 83	33,755 58	6,776 61	12,199 76	15,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	135 71	7,903 94	2,060 00	- -	6,800 00
Amount of Debts due and not paid, and considered doubtful,	2,779 78	1,900 00	- -	886 54	2,500 00
Amount of Liabilities of Directors,	58,993 04	177,988 94	30,042 05	3,178 22	61,200 00

* Permanent Real Estate, \$5,000.

† Including U. S. Notes.

† Including Public Loan.

	CAMBRIDGE.				
	BRIGHTON—Con.				
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
DUE FROM THE BANK.					
Capital Stock,	\$250,000 00	\$100,000 00.	\$100,000 00	\$150,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	244,295 00	42,250 00	64,872 00	126,710 00	72,175 00
Bills in circulation of denomination less than five dollars,	5,553 00	23,965 00	15,578 00	20,102 00	19,482 00
Net profits on hand,	5,714 11	14,478 17	8,830 86	7,540 05	10,293 98
Balances due to other banks,	11,730 33	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	129,484 84	42,445 44	55,176 34	20,885 78	90,486 57
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	646,777 28	223,138 61	244,457 20	325,237 83	292,437 55.
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	13,772 73	7,311 62	8,000 00	6,376 94	10,030 20
Real Estate,	8,240 28	6,500 00	- -	4,800 00	4,806 33

Bills of banks in this and of the other New England States,	6,787 23	5,483 14	575 00	633 24	9,052 '09
Balances due from other banks,	5,240 75	- -	1,369 31	- -	4,000 00
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	65,429 61	7,266 19	18,020 54	14,798 68	29,177 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	547,306 68	196,577 66*	216,492 35	298,628 97	235,371 42
Total amount of the Resources of the bank,	646,777 28	223,138 61	244,457 20	325,237 83	292,437 55
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 7,500 00 October, 1863, 3½ per cent., 8,750 00	April, 1863, 4 per cent., 4,000 00 October, 1863, 4 per cent., 4,000 00	April, 1863, 4 per cent., 4,000 00 October, 1863, 4 per cent., 4,000 00	April, 1863, 3 per cent., 4,500 00 October, 1863, 3 per cent., 4,500 00	April, 1863, 3½ per cent., 3,500 00 October, 1863, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,422 94	14,628 55	8,348 10	7,431 28	10,338 52
Amount of Debts due to the bank, secured by pledge of its stock,	16,555 00	500 00	2,250 00	7,497 00	- -
Amount of Debts due and not paid, and considered doubtful,	1,448 28	2,046 07	2,000 00	3,000 00	- -
Amount of Liabilities of Directors,	33,558 00	8,019 67	4,216 22	53,807 00	17,684 00

* Including \$3,000 stock in Bank of Mutual Redemption.

	CAMBRIDGE—Con.		CHALESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00	
Bills in circulation of denomination of five dollars and upwards,	94,000 00	168,415 00	123,175 00	81,520 00	115,120 00	
Bills in circulation of denomination less than five dollars,	26,314 00	40,184 00	45,451 00	8,056 00	49,424 00	
Net profits on hand,	5,815 26	55,394 37	8,607 75	11,317 82	24,014 39*	
Balances due to other banks,	- -	- -	31,747 14	- -	- -	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	271,600 68	396,055 08	156,807 34	32,717 59	33,701 45	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	547,729 94	960,048 45	515,788 23	233,611 41	422,259 84	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	28,657 08	70,901 07	16,198 44	10,222 39	8,097 00	
Real Estate,	- -	19,200 00	7,500 00	2,400 00	3,000 00	

Bills of banks in this and of the other New England States,	17,099 05	944 00	12,983 00	1,427 00	3,790 00
Balances due from other banks,	79 48	- -	13,013 54	- -	2,668 27
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	69,481 37	94,849 43	68,266 55	12,259 18	20,760 68
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	432,412 96†	774,153 95	397,826 70	207,302 84	383,943 89
Total amount of the Resources of the bank, .	547,729 94	960,048 45	515,788 23	233,611 41	422,259 81
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00 4,684 06	April, 1863, 4 per cent., 12,000 00 October, 1863, 4 per cent., 12,000 00 45,633 40	April, 1863, 3½ per cent., 5,250 00 October, 1863, 3½ per cent., 5,250 00 8,362 86	April, 1863, 3½ per cent., 3,500 00 October, 1863, 3½ per cent., 3,500 00 7,770 70	April, 1863, 4 per cent., 8,000 00 October, 1863, 4½ per cent., 9,000 00 24,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	7,050 00	- -	1,760 00†	1,520 00	6,600 00
Amount of Debts due to the bank, secured by pledge of its stock,	723 27	- -	- -	1,000 00	- -
Amount of Debts due and not paid, and considered doubtful,	43,221 00	11,194 00	30,411 62	9,355 00	19,578 00
Amount of Liabilities of Directors,					

* Interest accrued on Government Loan not included.

† " U. S. Stock, \$148,100."

‡ On 22 shares.

	HOLLISTON.			HOPKINTON.			LOWELL.		
	Holliston.			Hopkinton.			Lowell.		Merchants'.
DUE FROM THE BANK.									
Capital Stock,	\$100,000 00			\$150,000 00			\$200,000 00		\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	64,490 00			118,460 00			87,860 00		48,785 00
Bills in circulation of denomination less than five dollars,	8,680 00			17,821 00			22,882 00		45,820 00
Net profits on hand,	5,311 04			11,169 62			26,162 11		10,895 41
Balances due to other banks,	-			-			20,000 00		-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	37,798 49			23,356 01			50,368 63		79,135 12
Cash deposited bearing interest,	-			-			-		-
Total amount due from the bank,	216,279 53			320,806 63			407,272 74		334,635 53
RESOURCES OF THE BANK.									
Gold, Silver, and other coined metals in its banking-house,	5,901 17			7,232 21			3,154 87		2,680 25
Real Estate,	-			-			-		12,000 00

Bills of banks in this and of the other New England States,	656 25	10,267 13	47,461 80*	6,849 67†	10,699 73
Balances due from other banks,	-	3,546 48	5,000 00	10,500 00	2,414 53
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	21,865 08	16,863 06	59,065 96	17,214 48	14,727 04
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	187,857 03	282,897 75	421,511 37	369,553 72	292,113 98
Total amount of the Resources of the bank,	216,279 53	320,806 63	574,429 10	407,272 74	334,635 53
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00	April, 1863, 5 per cent., 10,000 00 October, 1863, 5 per cent., 10,000 00	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,000 00	11,007 98	20,873 74	25,746 95	8,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	5,337 00	6,900 00	1,125 00‡	6,700 00	2,880 00§
Amount of Debts due and not paid, and considered doubtful,	-	1,928 28	-	-	156 00
Amount of Liabilities of Directors,	23,472 21	57,415 23	44,757 00	6,800 00	30,572 33

* Including checks and U. S. Notes.

† Including checks, drafts and U. S. Notes.

‡ 14 shares.

§ On 33 shares.

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.		
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	158,000 00	240,540 00	118,530 00	72,085 00	85,920 00
Bills in circulation of denomination less than five dollars,	38,360 00	65,364 00	21,357 00	23,323 00	17,021 00
Net profits on hand,	32,449 55	112,394 44	8,433 32	10,829 68	8,875 30
Balances due to other banks,	- -	1,011 06	- -	- -	197 77
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	107,351 75	69,588 95	70,704 22	45,410 43	71,546 25
Cash deposited bearing interest,	- -	- -	50,000 00	- -	- -
Total amount due from the bank,	536,161 30	1,088,898 45	419,024 54	251,648 11	333,560 32
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,917 45	25,509 26	2,018 28	5,607 99	11,021 41
Real Estate,	- -	- -	4,235 08	5,602 64	5,270 22

Bills of banks in this and of the other New England States,	7,431 35	10,369 00	14,191 68	733 00	2,784 39
Balances due from other banks,	3,000 00	- -	5,000 00	5,000 00	7,500 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	38,131 62	61,180 04	44,388 47	15,338 30	14,756 04
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	477,680 88	991,840 15	349,191 03	219,366 18	292,228 26
Total amount of the Resources of the bank,	536,161 30	1,088,898 45	419,024 54	251,648 11	333,560 32
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00 30,000 00	April, 1863, 4 per cent., 24,000 00 October, 1863, 5 per cent., 30,000 00 107,500 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00 8,433 32	April, 1863, $3\frac{1}{2}$ per cent., 3,500 00 October, 1863, $3\frac{1}{2}$ per cent., 3,500 00 10,829 68	April, 1863, 3 per cent., 4,500 00 October, 1863, $3\frac{1}{2}$ per cent., 5,250 00 12,288 72
Amount of Reserved Profits at the time of declaring the last dividend,	30,000 00	107,500 00	8,433 32	10,829 68	12,288 72
Amount of Debts due to the bank, secured by pledge of its stock,	2,240 00	3,654 00	425 00	1,450 00	8,774 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	2,477 12	6,200 00
Amount of Liabilities of Directors,	14,334 65	51,705 00	17,202 00	25,523 41	23,960 00

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	64,000 00	77,785 00	100,200 00	93,255 00	96,225 00
Bills in circulation of denomination less than five dollars,	20,026 00	23,198 00	15,221 00	28,825 00	28,540 00
Net profits on hand,	4,304 24	6,822 51	13,517 25	21,128 34	18,876 34
Balances due to other banks,	-	-	-	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	29,416 61	9,728 12	60,124 05	101,365 81	54,483 80
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the bank,	217,746 85	217,533 63	339,062 30	394,574 15	348,125 14
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,445 59	5,491 00	12,083 83	15,267 00	11,139 96
Real Estate,	-	2,000 00	5,500 00	16,320 40	2,000 00

Bills of banks in this and of the other New England States,	2 00	1,726 85	16,166 .07	520 00	8,180 00
Balances due from other banks,	454 95	3,000 00	3,569 37	3,653 18	7,327 41
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	8,284 95	3,221 74	4,000 00	32,823 15	50,998 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	204,559 36	202,094 04	297,743 03	325,990 42	268,479 64
Total amount of the Resources of the bank,	217,746 85	217,533 63	339,062 30	394,574 15	348,125 14
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00	April, 1863, — — — October, 1863, \$3 per share, 6,000 00†	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00	April, 1863, 3 per cent., 4,500 00 October, 1863, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	3,712 26	7,500 00	10,368 11	24,443 21	18,110 67
Amount of Debts due to the bank, secured by pledge of its stock,	5,900 00	450 00*	1,600 00	— —	600 00
Amount of Debts due and not paid, and considered doubtful,	2,000 00	— —	8,388 02	— —	1,536 25
Amount of Liabilities of Directors,	57,268 00	21,142 74	12,645 32	32,750 00†	23,867 00

* On 5 shares.

† About.

‡ Under authority of Act of 1863 per value of shares was reduced to seventy-five dollars.

	BLACKSTONE.		FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$250,000 00	\$250,000 00	\$250,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	57,550 00	215,060 00	138,250 00*	138,250 00*	71,925 00	161,610 00
Bills in circulation of denomination less than five dollars,	19,327 00	30,479 00	34,560 00*	34,560 00*	18,622 00	34,117 00
Net profits on hand,	3,865 04	45,059 82	35,289 04	35,289 04	3,634 41	27,628 44
Balances due to other banks,	314 12	- - -	- - -	- - -	- - -	- - -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	9,477 57	182,172 80	107,117 90	107,117 90	12,403 29	46,399 99
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -	- - -
Total amount due from the bank,	190,533 73	722,771 62	565,216 94	565,216 94	206,584 70	469,755 43
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	4,325 97	56,121 66	31,799 47	31,799 47	3,695 18	12,014 65
Real Estate,	- - -	3,000 00	4,614 90	4,614 90	- - -	1,000 00

Bills of banks in this and of the other New England States,	2,708 00	38,558 00	515 00	- -	1,114 00
Balances due from other banks,	3,000 00	66,500 00	1,329 96	3,000 00	872 24
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	14,399 27	86,239 71	58,236 19	25,754 50	61,063 99
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	156,100 49	472,352 25	468,721 42	174,135 02	393,690 55
Total amount of the Resources of the bank,	190,533 73	722,771 62	565,216 94	206,584 70	469,755 43
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00 3,451 40	April, 1863, 3 per cent., 7,500 00 October, 1863, 3½ per cent., 8,750 00 42,500 00	April, 1863, 3 per cent., 7,500 00 October, 1863, 3½ per cent., 8,750 00 34,657 98	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00 3,074 66	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00 25,201 72
Amount of Reserved Profits at the time of declaring the last dividend,					
Amount of Debts due to the bank, secured by pledge of its stock,	2,000 00	3,500 00	1,309 15	- -	4,800 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	519 00	- -	200 00
Amount of Liabilities of Directors,	44,989 94	36,893 55	73,199 00	49,463 76	20,590 57

* About.

	LEICESTER.	MILFORD.	MILBURY	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	175,985 00	136,885 00	48,360 00	73,795 00	81,340 00
Bills in circulation of denomination less than five dollars,	30,529 00	35,973 00	19,213 00	13,046 00	19,129 00
Net profits on hand,	22,547 59	33,144 98	5,071 55	13,104 94	4,480 51
Balances due to other banks,	-	-	-	-	1,242 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	21,688 10	98,352 88	47,770 26	71,846 68	17,515 22
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the bank,	450,749 69	554,355 86	220,414 81	271,792 62	223,706 73
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,580 90.	12,370 34	4,928 95	5,152 10	5,555 36
Real Estate,	2,196 56	-	-	2,000 00	3,700 00

Bills of banks in this and of the other New England States,	1,807 00	2,634 00	2,371 00	2,099 34	- -
Balances due from other banks,	9,354 55	- -	3,970 34	3,000 00	1,226 77
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	28,856 09	40,420 36	12,826 60	52,482 35	35,664 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	399,954 59	498,931 16	196,317 92	207,058 83	177,460 06
Total amount of the Resources of the bank, .	450,749 69	554,355 86	220,414 81	271,792 62	223,706 73
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00	April, 1863, 4 per cent., 10,000 00 October, 1863, 4 per cent., 10,000 00	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00	April, 1863, 3 per cent., 3,000 00 October, 1863, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,818 85	32,241 24	4,251 90	12,428 72	3,042 44
Amount of Debts due to the bank, secured by pledge of its stock,	- -	15,000 00	- -	- -	- -
Amount of Debts due and not paid, and considered doubtful,	2,300 00	5,937 44	- -	- -	2,432 50
Amount of Liabilities of Directors,	12,576 34	83,507 66	36,507 55	69,952 40	14,525 36

	SOUTHBRIDGE.		UXBRIDGE.		WORCESTER.		
	Southbridge.		Blackstone.		Central.	Citizens'.	City.
DUE FROM THE BANK.							
Capital Stock,	\$150,000 00		\$100,000 00		\$250,000 00	\$150,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	118,530 00		75,975 00		125,885 00	82,065 00	168,810 00
Bills in circulation of denomination less than five dollars,	18,345 00		17,105 25		34,028 00	9,486 00	41,153 00
Net profits on hand,	6,687 53		20,494 38		30,650 40	34,153 96	34,193 59
Balances due to other banks,	- -		- -		10,916 45	3,397 77	9,087 85
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	32,139 90		93,223 16		143,334 51	153,979 15	209,523 81
Cash deposited bearing interest,	- -		- -		- -	- -	- -
Total amount due from the bank,	325,702 43		306,797 79		594,814 36	433,081 88	862,768 25
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	18,383 95		8,979 22		17,425 29	18,888 72	30,959 83
Real Estate,	2,600 00		- -		6,000 00	10,000 00	- -

Bills of banks in this and of the other New England States,	1,055 00*	589 00	8,398 00	1,192 00	3,030 00†
Balances due from other banks,	1,767 59	5,000 00	10,314 86	2,000 00	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	33,741 32	81,259 78	31,916 16	24,124 79	36,234 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	268,154 57	210,969 79	520,760 05	376,876 37	789,514 00
Total amount of the Resources of the bank,	325,702 43	306,797 79	594,814 36	433,081 88	862,768 25
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3½ per cent., 5,250 00 October, 1863, 3½ per cent., 5,250 00 4,983 34	April, 1863, 4 per cent., 4,000 00 October, 1863, 4 per cent., 4,000 00 19,835 38	April, 1863, 3 per cent., 7,500 00 October, 1863, 3 per cent., 7,500 00 29,680 80	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00 31,069 32	April, 1863, 3 per cent., 12,000 00 October, 1863, 4 per cent., 16,000 00 29,754 21
Amount of Reserved Profits at the time of declaring the last dividend,	-	-	450 00†	450 00	-
Amount of Debts due to the bank, secured by pledge of its stock,	-	-	-	-	-
Amount of Debts due and not paid, and considered doubtful,	-	1,032 20	-	-	-
Amount of Liabilities of Directors,	23,450 00	32,996 00	104,637 80	7,340 48	68,798 39

* Including U. S. Notes.

† On 5 shares.

‡ Including U. S. Notes.

	WORCESTER—Continued.				NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.	
DUE FROM THE BANK.						
Capital Stock,	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	156,330 00	91,330 00	188,505 00	171,895 00	172,965 00	172,965 00
Bills in circulation of denomination less than five dollars,	33,552 00	11,768 00	46,055 00	26,469 00	26,666 00	26,666 00
Net profits on hand,	45,334 33	23,857 27	72,209 22	28,059 01	56,982 49	56,982 49
Balances due to other banks,	822 87	-	13,852 89	1,040 71	1,141 19	1,141 19
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	258,948 28	169,048 47	197,443 64	137,849 01	131,763 31	131,763 31
Cash deposited bearing interest,	-	3,900 00	16,364 27	-	-	-
Total amount due from the bank,	844,987 48	549,903 74	834,430 02	565,312 73	589,517 99	589,517 99
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	16,019 86	34,924 00	30,682 89	10,279 56	10,183 39	10,183 39
Real Estate,	-	-	25,000 00	-	3,885 00	3,885 00

Bills of banks in this and of the other New England States,	35,373 00	4,079 00	9,701 00	3,888 70	2,474 00
Balances due from other banks,	- -	4,167 73	526 63	1,896 68	53 22
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	80,804 66	11,017 36	79,660 38	52,731 21	71,520 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	712,789 96	495,715 65	688,859 12	496,516 58	501,401 95
Total amount of the Resources of the bank,	844,987 48	549,903 74	834,430 02	565,312 73	589,517 99
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 14,000 00 October, 1863, 4 per cent., 14,000 00 43,935 34	April, 1863, 3 per cent., 7,500 00 October, 1863, 3 per cent., 7,500 00 22,346 41	April, 1863, 4 per cent., 12,000 00 October, 1863, 4½ per cent., 13,500 00 69,621 85	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00 26,935 95	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00 53,434 18
Amount of Reserved Profits at the time of declaring the last dividend,	- -	2,000 00	- -	- -	300 00
Amount of Debts due to the bank, secured by pledge of its stock,	- -	2,943 32	- -	- -	- -
Amount of Debts due and not paid, and considered doubtful,	1,200 00	2,943 32	- -	- -	- -
Amount of Liabilities of Directors,	20,546 27	42,485 63	3,672 74	42,885 43	7,650 00

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	281,695 00	111,200 00	137,600 00	143,815 00	101,120 00
Bills in circulation of denomination less than five dollars,	47,704 00	25,218 00	35,453 00	29,521 00	29,704 00
Net profits on hand,	19,219 62	9,129 45	23,510 66	21,603 28	5,646 86
Balances due to other banks,	- -	- -	700 00	2,752 80	179 54
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	37,123 45	17,624 35	44,093 29	103,787 69	42,860 42
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	735,742 07	313,171 80	441,356 95	501,479 77	329,510 82
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	26,238 39	6,403 29	5,300 00	4,521 00	6,903 89
Real Estate,	3,785 30	- -	6,600 00	7,500 00	9,074 41

Bills of banks in this and of the other New England States,	1,388 00	1,957 24	1,106 00	5,816 85	13,158 30*
Balances due from other banks,	-	-	5,350 81	3,000 00	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	34,490 56	23,421 25	66,743 39	116,096 18	7,997 03
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	669,839 82	281,390 02	356,256 75	364,545 74	292,377 19
Total amount of the Resources of the bank, .	735,742 07	313,171 80	441,356 95	501,479 77	329,510 82
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 10,500 00 October, 1863, 3 per cent., 10,500 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,969 62	8,077 27	19,662 94	20,533 90	5,516 44
Amount of Debts due to the bank, secured by pledge of its stock,	-	500 00	-	-	8,061 50†
Amount of Debts due and not paid, and considered doubtful,	18,257 30	-	-	403 15	1,554 56†
Amount of Liabilities of Directors,	35,662 21	43,565 46	4,840 00	18,028 64	93,501 20

* " Including checks on other banks."

† " On 87 shares."

‡ " Probable loss one-half."

	CHICOPEE.	HOLYOKE.	MONSON.	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$200,000 00	\$150,000 00	\$300,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	105,570 00	171,080 00	115,750 00	238,630 00	224,565 00
Bills in circulation of denomination less than five dollars,	18,511 00	28,790 00	36,291 00	62,329 00	73,830 00
Net profits on hand,	31,611 31	24,800 53	7,367 52	25,964 42	49,714 93
Balances due to other banks,	-	2,460 79	4 00	1,469 66	1,776 70
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	133,912 96	56,323 25	10,044 84	238,518 74	286,741 02
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the bank,	439,605 27	483,454 57	319,457 36	866,911 82	936,627 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,363 24	13,163 57	4,507 70	13,854 03	30,000 00
Real Estate,	-	2,000 00	5,500 00	11,898 02	7,500 00

Bills of banks in this and of the other New England States,	552 00	5,833 00†	43 50	12,161 00	7,742 98§
Balances due from other banks,	213 22	-	-	12,091 06	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	100,673 71	50,721 67	22,281 99	94,149 36	131,018 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	322,803 10	411,736 33	287,124 17	722,758 35‡	757,366 22
Total amount of the Resources of the bank,	439,605 27	483,454 57	319,457 36	866,911 82	936,627 65
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3½ per cent., 5,250 00 October, 1863, 4 per cent., 6,000 00 * 32,212 65*	April, 1863, 4 per cent., 8,000 00 October, 1863, 4 per cent., 8,000 00 24,702 31	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00 6,871 01	April, 1863, 4 per cent., 12,000 00 October, 1863, 4 per cent., 12,000 00 23,823 77	April, 1863, 4 per cent., 12,000 00 October, 1863, 4 per cent., 12,000 00 42,560 50
Amount of Reserved Profits at the time of declaring the last dividend,					
Amount of Debts due to the bank, secured by pledge of its stock,	800 00	-	175 00	700 00	500 00
Amount of Debts due and not paid, and considered doubtful,	-	-	-	4,509 77	-
Amount of Liabilities of Directors,	3,925 00	15,400 00	14,847 37	41,662 81	3,688 45

* "Including interest on Government securities."

† "Including U. S. Notes."

‡ "Including Government Loan."

§ "Including checks."

	SPRINGFIELD—Continued.				WESTFIELD.	
	John Hancock.	Pyncheon.	Springfield.	Hampden.	Westfield.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$150,000 00	\$300,000 00	\$150,000 00	\$150,000 00	
Bills in circulation of denomination of five dollars and upwards,	131,855 00	112,935 00	263,245 00	118,825 00	100,220 00	
Bills in circulation of denomination less than five dollars,	21,937 00	36,310 00	35,431 00	15,021 00	19,893 00	
Net profits on hand,	5,430 65	34,032 29	55,569 82	21,647 66	3,134 47	
Balances due to other banks,	2,047 50	1,970 97	3,782 37	1,112 79	836 59	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	81,656 01	98,989 54	214,409 30	67,622 24	71,375 77	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	392,926 16	434,237 80	872,437 49	374,228 69	345,459 83	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	8,942 00	4,163 98	6,034 00	11,413 64	4,802 00	
Real Estate,	8,536 50	17,000 00	7,200 00	8,000 00	12,651 54	

Bills of banks in this and of the other New England States,	4,448 00	1,339 00	749 00	9,103 00*	189 00
Balances due from other banks,	4,078 22	- -	3,000 00	169 63	732 49
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	44,823 21	24,517 93	140,560 59	44,692 16	32,299 33
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	322,098 23	387,216 89	714,893 90	300,850 26	294,785 47
Total amount of the Resources of the bank, .	392,926 16	434,237 80	872,437 49	374,228 69	345,459 83
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3½ per cent., 5,250 00 October, 1863, 4 per cent., 6,000 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00	April, 1863, 3½ per cent., 10,500 00 October, 1863, 4 per cent., 12,000 00	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00	April, 1863, 3 per cent., 4,500 00 October, 1863, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,758 33	33,346 03	51,870 60	21,036 37	2,138 16
Amount of Debts due to the bank, secured by pledge of its stock,	100 00	1,200 00	300 00	1,200 00	6,400 00
Amount of Debts due and not paid, and considered doubtful,	3,145 50	- -	- -	- -	- -
Amount of Liabilities of Directors,	7,750 00	29,244 57	47,422 50	58,416 47	48,895 46†

* Including N. Y. and U. S. Notes.

† "Special vote of Stockholders."

	ADAMS.		GT. BARRINGTON.	LEE.	PITTSFIELD.
	Adams.	Berkshire.	Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$100,000 00	\$200,000 00	\$210,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	269,370 00	79,295 00	159,525 00	181,650 00	155,970 00
Bills in circulation of denomination less than five dollars,	57,070 00	21,006 00	39,036 00	30,264 00	35,722 00
Net profits on hand,	12,561 50	8,550 83	25,824 70	2,098 47	33,096 94
Balances due to other banks,	- -	656 29	9,155 13	16,688 26	7,700 55
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	115,244 37	39,427 02	74,760 76	57,922 85	214,878 91
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	804,245 87	248,935 14	508,301 59	498,623 58	647,368 40
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,692 12	4,832 00	7,681 00	4,158 52	10,467 99
Real Estate,	7,725 00	- -	4,650 00	10,000 00	16,491 19

Bills of banks in this and of the other New England States,	3,298 00	990 00	1,141 00	939 00	6,681 00
Balances due from other banks,	11,318 70	105 00	2,897 77	8,373 01	2,105 74
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	67,202 15	23,601 70	34,355 63	49,936 60	146,307 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	707,009 90	219,406 44	457,576 19	425,216 45	465,315 32
Total amount of the Resources of the bank,	804,245 87	248,935 14	508,301 59	498,623 58	647,368 40
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3 per cent., 10,500 00 October, 1863, 3½ per cent., 12,250 00	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00	April, 1863, 3 per cent., 6,000 00 October, 1863, 3½ per cent., 7,000 00	April, 1863, \$3 per share, 9,000 00	April, 1863, 6 per cent., 12,000 00 October, 1863, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,477 08	8,115 18	25,284 00	615 32	32,318 83
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	- -	815 00	- -
Amount of Debts due and not paid, and considered doubtful,	- -	- -	7,500 00	- -	1,144 90
Amount of Liabilities of Directors,	289,448 40	73,187 22	3,813 87	2,000 00	16,150 93

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	443,315 00	154,750 00	84,025 00	143,558 00	80,500 00
Bills in circulation of denomination less than five dollars,	62,034 00	43,602 00	22,917 00	32,211 00	14,757 00
Net profits on hand,	58,513 99	660 54	22,796 03	25,992 89	1,162 62
Balances due to other banks,	12,489 11	3,999 33	- - -	- - -	- - -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	279,124 96	102,042 88	46,665 42	102,602 02	115,649 97
Cash deposited bearing interest,	- - -	- - -	- - -	11,000 00	- - -
Total amount due from the bank,	1,355,477 06	505,054 75	276,403 45	615,363 91	362,069 59
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,676 00	7,074 57	3,926 50	18,795 02	16,922 85
Real Estate,	13,767 14	6,500 00	- - -	- - -	2,513 45

Bills of banks in this and of the other New England States,	1,625 00	4,694 25	2,820 41	2,101 00*	712 00
Balances due from other banks,	3,000 00	3,000 00	1,765 35	3,344 53	2,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	286,933 22	55,451 75	18,468 00	47,949 83	18,088 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,039,475 70	428,334 18	249,423 19	543,173 53	321,832 90
Total amount of the Resources of the bank,	1,355,477 06	505,054 75	276,403 45	615,363 91	362,069 59
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 20,000 00 October, 1863, 4 per cent., 20,000 00	April, 1863, 3 per cent., 6,000 00 October, 1863, 3 per cent., 6,000 00	April, 1863, 4 per cent., 4,000 00 October, 1863, 4 per cent., 4,000 00	Nov., 1862, 3 per cent., 9,000 00 May, 1863, 3 per cent., 9,000 00	April, 1863, 3 per cent., 4,500 00 October, 1863, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	52,764 34	184 12	22,421 52	19,417 53	1,035 73
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	- -	7,547 00	- -
Amount of Debts due and not paid, and considered doubtful,	- -	12,000 00	- -	551 46	4,676 23
Amount of Liabilities of Directors,	223,931 06	1,001 89	40,665 52	23,598 00	24,231 91

* Including U. S. Notes.

	DORCHESTER.	QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.	Mt. Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	22,710 00	44,000 00	75,680 00	90,740 00	110,235 00
Bills in circulation of denomination less than five dollars,	9,177 00	24,912 00	15,135 00	28,006 00	36,671 00
Net profits on hand,	7,766 88	5,274 00	15,061 45	49,584 00	15,874 22
Balances due to other banks,	- -	- -	- -	- -	6,137 05
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,111 24	44,176 22	51,599 88	94,297 77	249,600 85
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	140,765 12	268,362 22	307,476 33	412,627 77	562,518 12
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	- -	4,799 26	5,037 19	17,132 48	19,227 91
Real Estate,	6,000 00	- -	7,200 00	- -	1,900 00

Bills of banks in this and of the other New England States,	184 57	207 50	5,034 80†	1,419 02	12,105 65
Balances due from other banks,	- -	8,520 00*	- -	- -	15,242 34
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	34,208 24	2,222 11	18,506 35	26,374 72	20,648 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	100,372 31	252,613 35	271,697 99	367,701 55†	493,393 68
Total amount of the Resources of the bank,	140,765 12	268,362 22	307,476 33	412,627 77	562,518 12
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 4,000 00 September, 1863, 4 per cent., 4,000 00	April, 1863, 3 per cent., 4,500 00 October, 1863, 3½ per cent., 5,250 00	April, 1863, 3 per cent., 4,500 00 October, 1863, 3½ per cent., 5,250 00	April, 1863, 5 per cent., 7,500 00 October, 1863, 5 per cent., 7,500 00	April, 1863, 3½ per cent., 5,250 00 October, 1863, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,659 30	4,829 52	14,586 63	46,265 34	16,110 03§
Amount of Debts due to the bank, secured by pledge of its stock,	1,500 00	5,900 00	3,500 00	- -	- -
Amount of Debts due and not paid, and considered doubtful,	- -	- -	23 000	- -	16,811 06||
Amount of Liabilities of Directors,	- -	33,700 00	16,000 00	3,756 00	18,689 67

* Bank of Mutual Redemption Stock.

† Including accrued interest on Government Stocks.

† Including checks.

‡ Including Public Funds.

|| \$7,000 it is estimated will be paid.

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$105,000 00	\$100,000 00	\$240,000 00
Bills in circulation of denomination of five dollars and upwards,	99,935 00	72,555 00	87,175 00	53,000 00	182,090 00
Bills in circulation of denomination less than five dollars,	51,364 00	18,230 00	28,588 00	18,592 00	57,401 00
Net profits on hand,	28,723 16	21,684 12	13,139 91	19,433 07	10,559 66
Balances due to other banks,	- -	- -	- -	- -	62 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	288,770 64	41,284 72	13,813 56	32,534 49	74,747 72
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	618,792 80	303,753 84	247,716 47	223,559 56	504,860 46
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	19,737 56	7,131 94	5,812 00	903 10	10,056 35
Real Estate,	- -	6,000 00	- -	7,500 00	3,000 00

Bills of banks in this and of the other New England States,	6,307 49*	3,343 90	1,110 00	573 50	834 00
Balances due from other banks,	-	-	-	-	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	58,752 79	27,066 82	14,593 90	16,849 84	53,347 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	533,994 96	260,211 18	226,200 57†	197,733 12	494,622 16
Total amount of the Resources of the bank, .	618,792 80	303,753 84	247,716 47	223,559 56	564,860 46
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 6,000 00 October, 1863, 4 per cent., 6,000 00 26,000 00	April, 1863, $3\frac{1}{2}$ per cent., 5,250 00 October, 1863, $3\frac{1}{2}$ per cent., 5,250 00 24,794 62	May, 1863, \$5 per share, 7,500 00 - - - 7,985 73	April, 1863, 3 per cent., 3,000 00 October, 1863, 3 per cent., 3,000 00 18,085 20	April, 1863, \$4 per share, 12,000 00 October, 1863, \$4 per share, 12,000 00 9,088 86
Amount of Reserved Profits at the time of declaring the last dividend,	500 00	1,150 00	-	-	4,850 00
Amount of Debts due to the bank, secured by pledge of its stock,	1,000 00	9,346 06†	-	12,000 00	-
Amount of Debts due and not paid, and considered doubtful,	31,334 00	7,073 91	15,097 56	32,269 00	29,649 20
Amount of Liabilities of Directors,					

* Including Checks.

† Not more than \$1,500 loss.

‡ Includes \$85,000 U. S. 5-20 Bonds.

	FALL RIVER.				
	Fall River.	Fall River Union.	Massasoit.	Metacomt.	Pocasset.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$200,000 00	\$200,000 00	\$600,000 00	\$200,000 00.
Bills in circulation of denomination of five dollars and upwards,	127,270 00	47,055 00	152,200 00	264,005 00	73,640 00
Bills in circulation of denomination less than five dollars,	24,436 00	14,196 25	32,256 00	27,980 00	16,636 00
Net profits on hand,	51,877 76	12,553 17	18,004 48	31,798 20	3,077 33
Balances due to other banks,	1,838.30	4,374 17	- -	262 67	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	114,223 49	28,431 46	66,634 05	166,070 86	58,751 85
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	669,645 55	306,610 05	469,094 53	1,090,116 73	352,105 18
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,886 86	3,094 11	9,436 09	12,989 96	4,619 53
Real Estate,	8,000 00	6,500 00	- -	- -	100 00

Bills of banks in this and of the New England States,	629 00	24 74	32,882 06†	2,586 05	1,251 91‡
Balances due from other banks,	17,312 91	4,000 00*	5,850 00	-	11,783 01§
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	50,798 86	21,212 79	20,700 96	37,328 90	30,188 22
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	581,017 92	271,778 41	400,225 42	1,037,211 82	304,162 51
Total amount of the Resources of the bank, .	669,645 55	306,610 05	469,094 53	1,090,116 73	352,105 18
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3½ per cent., 12,000 00 October, 1863, 4 per cent., 14,000 00 51,491 50	January, 1863, 3 per cent., 6,000 00 July, 1863, 3 per cent., 6,000 00 10,126 12	January, 1863, 3 per cent., 6,000 00 July, 1863, 3 per cent., 6,000 00 11,238 92	April, 1863, 3 per cent., 18,000 00 October, 1863, 3 per cent., 18,000 00 19,415 55	January, 1863, 3 per cent., 6,000 00 July, 1863, 3 per cent., 6,000 00 1,508 27
Amount of Reserved Profits at the time of declaring the last dividend,	-	8,102 78	800 00	4,250 00	5,630 18
Amount of Debts due to the bank, secured by pledge of its stock,	-	4,331 00	-	1,000 00	600 00*
Amount of Debts due and not paid, and considered doubtful,	-	90,744 25	143,081 50	346,000 00	10,895 00
Amount of Liabilities of Directors,	19,450 00				

* Stock in Bank of Mutual Redemption. † Including Checks. ‡ Including Postal Currency, Checks, and U. S. Demand Notes. § \$4,000 Stock in Bank Mutual Redemption.

	NEW BEDFORD.			
	FALL RIVER.—Con.			
	Wamsutta.	Bedford Commercial.	Marine.	Mechanics'. Merchants'.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$600,000 00	\$600,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	59,120 00	191,075 00	232,935 00	340,630 00
Bills in circulation of denomination less than five dollars,	18,622 00	24,860 00	47,598 00	64,896 00
Net profits on hand,	7,074 73	20,445 73	28,929 42	123,128 22
Balances due to other banks,	—	56,737 50	430 68	28,718 94
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	25,468 80	204,319 23	307,023 34	387,556 02
Cash deposited bearing interest,	—	8,000 00	8,000 00	8,000 00
Total amount due from the bank,	210,285 53	1,105,437 46	1,224,916 44	1,552,929 18
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	4,605 06	2,618 07	18,733 36	12,698 66
Real Estate,	—	16,800 00	13,758 00	5,000 00

Bills of banks in this and of the other New England States,	4,177 85	6,752 47	1,579 00*	3,172 00†	643 00
Balances due from other banks,	-	-	-	-	1,615 51
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	20,543 71	95,744 91	114,250 67	108,399 34	74,747 10
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	180,958 91	983,522 01	1,076,595 41	1,022,648 58	1,458,224 91
Total amount of the Resources of the bank,	210,285 53	1,105,437 46	1,224,916 44	1,153,345 24	1,552,929 18
Rate and amount of Dividends since the last annual return, with dates,	-	April, 1863, 3½ per cent., 21,000 00 October, 1863, 3½ per cent., 21,000 00	April, 1863, 3½ per cent., 21,000 00 October, 1863, 4 per cent., 24,000 00	April, 1863, 3 per cent., 18,000 00 October, 1863, 3 per cent., 18,000 00	April, 1863, 4 per cent., 24,000 00 October, 1863, 4 per cent., 2,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	-	18,294 38	30,308 54	9,599 18	120,916 35
Amount of Debts due to the bank, secured by pledge of its stock,	-	-	600 00	-	250 00
Amount of Debts due and not paid, and considered doubtful,	-	-	-	-	-
Amount of Liabilities of Directors,	74,873 31	161,225 00	28,865 00	21,469 80	20,000 00

* Including New York.

† Including New York and U. S. Notes.

	TAUNTON.			ABINGTON.		HINGHAM.	
	Bristol County.	Machinists'.	Taunton.	Abington.	Hingham.		
DUE FROM THE BANK.							
Capital Stock,	\$500,000 00	\$200,000 00	\$400,000 00	\$150,000 00	\$140,000 00		
Bills in circulation of denomination of five dollars and upwards,	322,390 00	148,040 00	300,579 00	78,480 00	93,565 00		
Bills in circulation of denomination less than five dollars,	107,463 00	51,219 00	86,967 00	30,503 00	18,143 00		
Net profits on hand,	51,067 90	24,567 12	94,756 60	30,572 53	5,804 11		
Balances due to other banks,	2,066 58	- -	3,522 27	- -	- -		
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	130,453 54	170,484 07	276,439 19	29,675 36	76,678 71		
Cash deposited bearing interest,	10,000 00	5,000 00	- -	- -	- -		
Total amount due from the bank,	1,123,441 02	599,310 19	1,162,264 06	319,230 89	334,190 82		
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	15,222 08	9,138 97	15,615 64	5,870 32	8,010 68		
Real Estate,	10,000 00	- -	11,000 00	6,000 00	13,328 66		

Bills of banks in this and of the other New England States,	4,334 27*	25,548 88	7,640 00	1,080 00	3,281 52
Balances due from other banks,	-	30,239 80	3,916 25	5,000 00	1,757 52
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	65,829 71	48,991 06	111,955 95	11,117 37	22,017 94
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,028,054 96	485,331 48	1,012,136 22	290,163 20	285,794 50
Total amount of the Resources of the bank,	1,123,441 02	599,310 19	1,162,264 06	319,230 89	334,190 82
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 20,000 00 October, 1863, 4 per cent., 20,000 00 50,235 42	April, 1863, 3 per cent., 6,000 00 October, 1863, 3 per cent., 6,000 00 10,999 95	April, 1863, 4 per cent., 16,000 00 October, 1863, 4 per cent., 16,000 00 90,546 47	April, 1863, 3½ per cent., 5,250 00 October, 1863, 4 per cent., 6,000 00 26,500 00	April, 1863, 3½ per cent., 4,900 00 October, 1863, 3½ per cent., 4,900 00 7,894 29
Amount of Reserved Profits at the time of declaring the last dividend,	-	-	500 00	7,870 00	500 00
Amount of Debts due to the bank, secured by pledge of its stock,	-	-	-	11,059 00	871 00
Amount of Debts due and not paid, and considered doubtful,	-	10,000 00	-	-	-
Amount of Liabilities of Directors,	67,165 54	25,200 00	850 00	29,453 00	27,921 00

* "Including Checks.

	N. BRIDGEWATER.		PLYMOUTH.		WAREHAM.	FALMOUTH.
	North Bridgewater.	Old Colony.	Plymouth.	Wareham.	Falmouth.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$210,000 00	\$150,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	66,455 00	135,150 00	102,600 00	57,910 00	53,080 00	53,080 00
Bills in circulation of denomination less than five dollars,	17,449 00	30,029 00	25,299 00	10,467 00	20,704 00	20,704 00
Net profits on hand,	29,323 94	11,779 48	9,838 80	4,786 61	2,356 78	2,356 78
Balances due to other banks,	- -	164 09	140 26	95 66	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	36,339 38	115,869 13	87,396 78	42,203 93	3,887 50	3,887 50
Cash deposited bearing interest,	- -	10,000 00	1,100 00	- -	- -	- -
Total amount due from the bank,	249,567 32	512,991 70	376,374 84	215,463 20	180,028 28	180,028 28
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	5,912 14	7,228 63	8,012 20	6,323 66	4,500 72	4,500 72
Real Estate,	- -	12,605 00	2,500 00	5,000 00	3,500 00	3,500 00

Bills of banks in this and of the other New England States,	4,092 00	7,461 86	13,637 99	1,152 00	4,041 00
Balances due from other banks,	-	-	6,000 00	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	30,031 14	44,411 88	30,204 93	7,996 34	19,222 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	209,532 04	441,284 33	316,019 72	194,991 20	148,763 84
Total amount of the Resources of the bank,	249,567 32	512,991 70	376,374 84	215,463 20	180,028 28
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 4 per cent., 4,000 00	-	April, 1863, 3 per cent., 4,500 00	January, 1863, 3 per cent., 3,000 00	April, 1863, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1863, 4 per cent., 4,000 00	October, 1863, 3 per cent., 6,300 00	October, 1863, 4 per cent., 6,000 00	July, 1863, 3 per cent., 3,000 00	October, 1863, 3 per cent., 3,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	21,503 27	9,316 61	8,116 21	5,008 32	2,760 70
Amount of Debts due to the bank, secured by	*	1,590 62	1,500 00	-	1,350 00
Amount of Debts due and not paid, and considered doubtful,	-	6,415 95	200 00	4,562 00	-
Amount of Liabilities of Directors,	100 00	7,705 00	25,000 00	580 21	9,150 00

* "10 shares pledged as general collateral."

	HARWICH.	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Cape Cod.	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	93,525 00	82,450 00	273,892 00	71,565 00	84,975 00
Bills in circulation of denomination less than five dollars,	25,766 00	12,957 00	59,160 00	15,388 00	15,365 00
Net profits on hand,	9,917 82	3,801 50	33,574 63	21,547 46	11,364 38
Balances due to other banks,	-	-	-	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	89,885 41	107,216 69	80,817 98	53,467 42	149,432 48
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the bank,	369,094 23	303,425 19	797,444 61	261,967 88	461,136 86
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,646 31	6,359 14	26,745 27	3,421 86	8,573 27
Real Estate,	11,168 24	3,400 00	5,500 00	3,000 00	10,000 00

Bills of banks in this and of the other New England States,	5,776	10,417 00*	198 90	1,856 00*	2,003 80*
Balances due from other banks,	85,559 39	- - -	- - -	- - -	- - -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	3,000 00	55,422 10	107,689 94	40,263 81	31,411 75
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	255,944 29	230,826 95	657,310 50	213,426 21	409,148 04
Total amount of the Resources of the bank,	369,094 23	306,425 19	797,444 61	261,967 88	461,136 86
Rate and amount of Dividends since the last annual return, with dates,	April, 1863, 3½ per cent., 5,250 00 October, 1863, 3½ per cent., 5,250 00	April, 1863, 3½ per cent., 3,500 00 October, 1863, 3½ per cent., 3,500 00	April, 1863, 4 per cent., 14,000 00 October, 1863, 4 per cent., 14,000 00	April, 1863, 4 per cent., 4,000 00 October, 1863, 6 per cent., 6,000 00	April, 1863, 3½ per cent., 7,000 00 October, 1863, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,267 50	3,316 25	27,095 31	19,690 07	10,287 43
Amount of Debts due to the bank, secured by pledge of its stock,	1,550 00	2,902 53	956 00	- - -	- - -
Amount of Debts due and not paid, and considered doubtful,	652 00	- - -	11,522 26†	- - -	1,500 08
Amount of Liabilities of Directors,	11,500 00	19,528 01	22,425 10	3,700 00	1,512 00

* "Including U. S. Notes." † These doubtful notes are worth 50 per cent.; and the bank holds other notes charged to profit and loss on which it estimated \$6,000 will be paid.

AGGREGATES.

	36 Incorporated Banks in Boston.	6 organized under the General Law.	Aggregates of 42 Banks in Boston.	141 Banks out of Boston.*	Aggregate of 183 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,700,000 00	\$38,231,700 00	\$28,909,500 00	\$67,141,200 00
Bills in circulation of denomination of five dollars and upwards,	5,889,591 50†	1,000,425 00	6,890,016 50	17,341,708 00	24,231,724 50
Bills in circulation of denomination less than five dollars,	1,227,427 50†	309,121 00	1,536,548 50	4,242,730 00	5,779,278 50
Net profits on hand,	3,306,004 09	218,411 73	3,524,415 82	2,931,537 20	6,455,953 02
Balances due to other banks,	12,981,510 78	350,750 01	13,332,260 79	419,930 87	13,752,191 66
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	33,418,522 76	3,597,920 52	37,016,443 28	14,667,779 45	51,684,222 73
Cash deposited bearing interest,	827,908 94	397,184 94	1,225,093 88	239,760 00	1,464,853 88
Total amount due from the banks,	92,182,665 57	9,573,813 20	101,756,478 77	68,752,945 52	170,509,424 29
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	7,290,977 24	567,784 38	7,858,761 62	1,597,956 34	9,456,717 96
Real Estate,	930,102 87	-	930,102 87	797,296 39	1,727,399 26

Bills of banks in this and of the other New England States,	7,637,060 98	795,230 78	8,432,291 76	901,313 81	9,333,605 57
Balances due from other banks,	4,724,308 72	680,835 69	5,405,144 41	559,789 41	5,964,933 82
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, †	- - -	- - -	- - -	6,527,079 42	6,527,079 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	71,600,215 76	7,529,962 35	79,130,178 11	58,369,510 15	137,499,688 26
Total amount of the Resources of the banks,	92,182,665 57	9,573,813 20	101,756,478 77	68,752,945 52	170,509,424 29
Amount of Dividends since the last annual return, with dates, (for rates see page 84,)	April, 1863, 1,172,482 47 October, 1863, 1,272,723 11	April, 1863, 112,082 47 October, 1863, 122,082 47	April, 1863, 1,284,564 94 October, 1863, 1,394,805 58	April, 1863, 990,275 00 October, 1863, 1,049,800 00	April, 1863, 2,274,839 94 October, 1863, 2,444,605 58
Amount of Reserved Profits at the time of declaring the last dividends,	3,100,906 67	184,173 71	3,285,080 38	2,757,288 09	6,042,368 47
Amount of Debts due to the banks, secured by pledge of their stock,	264,139 48	248,832 25	512,971 73	280,838 86	793,810 59
Amount of Debts due and not paid, and considered doubtful,	107,120 63	13,000 00	120,120 63	457,213 83	577,334 46
Amount of Liabilities of Directors,	2,828,846 83	156,395 72	2,985,242 55	5,137,055 08	8,122,297 63
Amount of stocks deposited with the Auditor, §	- - -	2,731,850 00	2,731,850 00	186,000 00	2,917,850 00

* Including Banks in South Boston, required to be classed with Banks out of Boston — and Harvard Bank in Cambridge, organized under General Law.

† Halves of certain notes being redeemed explains the fractions.

‡ This question refers only to Banks out of Boston.

§ This question refers only to Banks organized under the General Law.

The following Table shows the Aggregates of Banks in 1862.

	36 Incorporated Banks in Boston.	6 Organized under the General Law.	Aggregates of 42 Banks in Boston.	141 Banks out of Boston.*	Aggregates of 183 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,700,000 00	\$38,231,700 00	\$29,312,500 00	\$67,544,200 00
Bills in circulation of denomination of five dollars and upwards,	5,280,071 50	892,815 00	6,172,886 50	16,589,227 00	22,762,113 50
Bills in circulation of denomination less than five dollars,	1,453,269 50	329,201 00	1,782,470 50	4,413,046 75	6,195,517 25
Net profits on hand,	2,854,065 79	143,778 90	2,997,844 69	2,798,380 04	5,796,224 73
Balances due to other banks,	16,433,012 63	463,047 98	16,896,060 61	517,789 04	17,413,849 65
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	28,154,391 00	2,336,279 14	30,490,670 14	13,234,969 85	43,725,639 99
Cash deposited bearing interest,	1,111,811 30	127,409 70	1,239,221 00	372,628 97	1,611,849 97
Total amount due from the banks,	89,818,321 72	7,992,531 72	97,810,853 44	67,238,541 65	165,049,395 09
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	7,323,704 42	547,162 95	7,870,867 37	1,724,662 18	9,595,529 55
Real Estate,	897,414 36	-	897,414 36	799,140 45	1,696,554 81

Bills of banks in this and of the other New England States,	7,794,352 91	776,896 98	8,571,249 89	783,785 73	9,355,035 62
Balances due from other banks,	5,647,815 05	331,886 70	5,979,701 75	1,174,121 24	7,153,822 99
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	- - -	- - -	- - -	9,295,940 25	9,295,940 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	68,155,034 98	6,336,585 09	74,491,620 07	53,460,891 80	127,952,511 87
Total amount of the Resources of the banks, .	89,818,321 72	7,992,531 72	97,810,853 44	67,238,541 65	165,049,395 09
Amount of Dividends since the last annual returns, with dates, (for rates see next page,)	April, 1862, 1,094,500 00 October, 1862, 1,164,500 00 2,608,471 22	April, 1862, 112,000 00 October, 1862, 106,000 00 149,931 44	April, 1862, 1,206,500 00 October, 1862, 1,270,500 00 2,758,402 66	April, 1862, 927,275 00 October, 1862, 934,754 64 2,582,618 46	April, 1862, 2,133,775 00 October, 1862, 2,205,254 64 5,341,021 12
Amount of Reserved Profits at the time of declaring the last dividends,					
Amount of Debts due to the banks, secured by pledge of their stock,	353,275 24	132,986 78	486,262 02	361,776 60	848,038 62
Amount of Debts due and not paid, and considered doubtful,	728,026 36	29,846 08	757,872 44	1,035,004 05	1,792,876 49
Amount of Liabilities of Directors, . . .	4,089,126 35	184,283 97	4,273,410 32	5,622,417 77	9,895,828 09
Amount of stocks deposited with the Auditor,‡	- - -	2,601,350 00	2,601,350 00	168,800 00	2,770,150 00

* Including Banks in South Boston, required to be classed with Banks out of Boston—and Harvard Bank, in Cambridge, organized under General Law.

† This question refers only to Banks out of Boston. ‡ This question refers only to Banks organized under the General Law.

STATEMENT OF DIVIDENDS—1863.

Average dividend of 39 Banks in Boston—not including those in South Boston—paid in April on \$36,870,000 capital, was $3\frac{48}{100}$ per cent.

Average dividend of 40 Banks in Boston—not including those in South Boston—paid in October on \$37,431,700 capital, was $3\frac{73}{100}$ per cent.

Average dividend of 134 Banks out of Boston—including those in South Boston—paid in April on \$27,812,500 capital, was $3\frac{56}{100}$ per cent.

Average dividend of 138 Banks out of Boston—including those in South Boston—paid in October on \$28,544,500 capital, was $3\frac{68}{100}$ per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April, on \$64,682,500 capital, was $3\frac{52}{100}$ per cent.

Average dividend of 178 Banks in the Commonwealth, paid in October, on \$65,976,200 capital, was $3\frac{71}{100}$ per cent.

Average rate of dividend upon the Banking Capital of the Commonwealth, \$67,141,200, for the year 1863, was $7\frac{30}{100}$ per cent., amounting to \$4,719,845.52.

The Bank of the Metropolis, and Traders' Bank, of Boston, and the Wamsutta, of Fall River, representing a capital of \$900,000, made no dividends in 1863.

The Bank of Mutual Redemption, of Boston, the Marblehead, Merchants', of Newburyport, Rockport, Asiatic, of Salem, Waltham, and Old Colony, of Plymouth, representing a capital of \$997,000, made none in April.

The Lee and the Wrentham Banks, representing a capital of \$315,000, made none in October.

By authority of Acts of the Legislature of 1863, the following named Banks have reduced their capital stock:—

Fairhaven Bank from \$300,000 to 240,000; Lee, from 300,000 to 210,000; Marblehead, from 120,000 to 102,000; Merchants' of Newburyport, from 210,000 to 120,000; Rockport, from 150,000 to 100,000; Waltham, from 200,000 to 150,000; Wrentham, from 150,000 to 105,000.

The stockholders of the Mattapan Bank, in Dorchester, on the twenty-fifth day of August, 1863, voted to surrender their charter, and the stockholders of the Bank of the Metropolis, in Boston, organized under the General Statutes, voted, as certified by the Bank Commissioners on the seventeenth day of November, to dissolve said corporation.

STATEMENT OF DIVIDENDS—1862.

Average dividend of 39 Banks in Boston—not including those in South Boston—paid in April on \$36,320,000 capital, was $3\frac{32}{100}$ per cent.

Average dividend of 37 Banks in Boston—not including those in South Boston—paid in October on \$35,520,000 capital, was $3\frac{51}{100}$ per cent.

Average dividend of 129 Banks out of Boston—including those in South Boston—paid in April on \$27,052,500 capital, was $3\frac{48}{100}$ per cent.

Average dividend of 133 Banks out of Boston—including those in South Boston—paid in October on \$27,892,500 capital, was $3\frac{55}{100}$ per cent.

Average dividend of 168 Banks in the Commonwealth, paid in April on \$63,372,500 capital, was $3\frac{37}{100}$ per cent.

Average dividend of 170 Banks in the Commonwealth, paid in October on \$63,412,500 capital, was $3\frac{48}{100}$ per cent.

CONDITION
OF THE
INSTITUTIONS FOR SAVINGS
IN MASSACHUSETTS,
ON THE
LAST SATURDAY OF OCTOBER,
1863.

	BOSTON.				SOUTH BOSTON.	
	Franklin Savings Bank.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	South Boston Savings Bank.	
Number of Depositors,	1,316	32,773	11,905	2,486		67
Amount of Deposits,	\$227,572 95	\$7,686,205 39	\$3,708,664 48	\$227,003 00		\$8,046,63
Public Funds,	140,000 00	2,936,987 96	1,650,100 00	73,000 00		5,700 00
Loans on public funds,	- -	209,000 00	150,000 00	200 00		- -
Bank Stock,	50,249 96	1,018,180 00	397,675 00	47,947 70		- -
Loans on bank stock,	- -	45,600 00	15,000 00	1,600 00		- -
Deposits, in banks, bearing interest,	5,301 29	- -	- -	3,832 00		- -
Loans on railroad stock,	- -	- -	40,000 00	- -		- -
Invested in real estate,	- -	53,000 00	- -	- -		- -
Loans on mortgage of real estate,	31,850 00	1,955,400 00	1,107,000 00	87,454 41		700 00
Loans to county, or town,	- -	697,000 00	66,000 00	8,375 00		- -
Loans on personal security,	4,750 00	637,000 00	330,500 00	8,193 65		- -
Cash on hand,	438 54	315,890 41	24,749 26	4,539 52		1,302 92

Rate and amount of ordinary Dividend for last year, 4 per cent., 3,922

Average annual per cent. of Dividends ending at time of and including last extra, Organized 1861.

Extra Dividend, when declared, Every 3 years.

Annual Expenses of the institution, 1,200 00

Franklin Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent., \$10,000; do., 6 per cent. bonds, 65,000; do., certificates of indebtedness, 60,000; Massachusetts 6 per cent. bonds, 5,000.

The Bank Stock is owned as follows:—Continental, \$13,442.50; Webster, 2,905.75; Revere, 13,519.88; New England, 4,170; Atlas, 3,727; Granite, 3,234.33; North, 9,250.50.

Deposit in Bank bearing interest—Continental Bank, \$5,301.29.

Provident Institution for Savings.—Public Funds—United States scrip, \$2,025,000; Massachusetts State scrip, 406,987.36; Rhode Island do., 455,000; Vermont do., 50,000. Loans on Public Funds are—United States 7 3-10 per cent. treasury notes, \$200,000; City of Albany scrip, 9,000.

The Bank Stock is owned as follows:—Atlantic, \$21,500; Atlas, 45,000; Boston, 85,000; Columbia, 42,800; City, 31,500; Continental, 20,000; Eagle, 45,000; Globe, 31,500; Granite, 34,000; Hamilton, 22,500; Hide and Leather, 16,000; Massachusetts, 22,500; Merchants', 100,000; Market, 35,400; New England, 23,900; North, 30,700; Revere, 20,000; State, 38,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 67,400; Union, 31,200; Washington, 33,700; Webster, 188,100. Loans on Bank Stock are—20 Atlas, 10 Eagle, and 7 Boylston, \$3,150; 100 Tremont, 9,000; 100 Merchants', and 250 Machinists', 25,000; 45 Merchants', 4,000; 60 Dedham, 4,500.

Suffolk Savings Bank.—Public Funds—U. S. 7 3-10 treasury notes, \$111,500; do. scrip, 388,500; do. certificates of deposit, 195,000; do. certificates of indebtedness, 302,-

4 per cent., 272,272 58	4 per cent. Am't not red.	5 per cent., 9,031 83	Commenced business Sept. 1, 1863.
7 per cent.	7 per cent.	7½ per cent.	—
Every 5 years.	Every 5 years.	Every 5 years.	—
22,559 46	11,202 50	712 00	—

000; Mass. scrip, '231,100; City of Boston, 130,000; City of Roxbury, 13,000; New Hampshire State bonds, 10,000; Rhode Island do., 219,000; Maine do., 50,000. Loans on Public Funds are—U. S. 7 3-10 treasury notes, \$50,000; do. certificates of indebtedness, 100,000.

The Bank Stock is owned as follows:—Market, \$10,500; Atlas, 41,600; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather Dealers', 10,000; Granite, 12,700; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants', 70,800; Columbian, 25,000; Massachusetts, 5,000; Webster, 37,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.

Loans on Bank Stock are—70 Suffolk, \$5,000; 117 North, 10,000.

Loans on Railroad Stock are—Chicago, Iowa and Nebraska Railroad bonds, \$40,000 additional to three names.

East Boston Savings Bank.—Loans on Public Funds:—U. S. certificates of indebtedness, \$8,000; do. bonds, 65,000.

Loans on Public Funds is—U. S. Bonds, \$200.

The Bank Stock is owned as follows:—Merchants', \$2,771.87; Webster, 3,000; National, 2,500; Maverick, 10,000; Howard, 4,065; Traders', 2,027.50; North, 3,150; Eagle, 2,733.33; Granite, 2,175; Exchange, 230; Bank of North America, 5,000; Bank of Commerce, 5,145; Bank of the Republic, 5,150.

Loans on Bank Stock are—10 Maverick, \$500; 10 Blackstone, 800; 3 Dedham, 300.

Deposit in Bank bearing interest is—Maverick, \$3,832.

South Boston Savings Bank.—Public Funds—U. S. bonds, \$5,700.

	CHELSEA.	ANDOVER.	DANVERS.	GLOUCESTER.	HAYERHILL.
	Chelsea Savings Bank.	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.
Number of Depositors,	1,614	1,617	1,627	1,143	4,516
Amount of Deposits,	\$167,155 59	\$360,883 63	\$308,076 28	\$187,151 22	\$940,058 39
Public Funds,	16,000 00	115,000 00	79,125 00	37,000 00	218,000 00
Loans on public funds,	- -	- -	8,000 00	700 00	500 00
Bank Stock,	22,504 58	76,500 00	82,266 67	75,390 50	242,350 00
Loans on bank stock,	- -	700 00	3,715 00	- -	33,400 00
Deposits, in banks, bearing interest,	- -	1,652 36	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	1,000 00
Invested in real estate,	- -	82 00	- -	- -	- -
Loans on mortgage of real estate,	88,420 00	156,931 20	101,656 18	37,280 00	4,475 00
Loans to county, or town,	34,000 00	18,200 00	10,700 00	32,500 00	21,500 00
Loans on personal security,	1,500 00	14,050 00	20,637 70	800 00	1,000 00
Cash on hand,	8,461 97	579 23	1,975 73	4,795 93	4,875 79

Rate and amount of ordinary Dividend for last year,	5 per cent., 6,604 05	4 per cent., 13,374 73	5 per cent., 14,233 56	4 per cent., 6,015 31	5 per cent., 41,881 29
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	6 per cent.	6 $\frac{6}{10}$ per cent.	7 per cent.	7 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	1,123 75	600 00	700 00	445 49	1,516 42

Chelsea Savings Bank.—Public Funds—U. S. treasury notes, 6 and 7 3-10 per cent., \$16,000.

The Bank Stock is owned as follows:—Howard, \$1,925; Eliot, 2,050; Bank of Commerce, 1,022.50; Exchange, 3,022.33; Bank of North America, 1,037.50; Boylston, 2,357; Atlas, 3,010; Suffolk, 1,050; Eagle, 3,115.75; Tradesman's, 2,870; North, 1,014.50.

Andover Savings Bank.—The Bank Stock is owned as follows:—Blackstone, Boston, \$6,000; Webster, 5,000; Granite, 6,000; Safety Fund, 2,500; Bank of the Republic, 15,000; Merchants', Boston, 5,000; Revere, 15,000; Bay State, 7,500; Andover, 14,500. Loan on Bank Stock is—17 shares Union, Haverhill, \$700.

Deposit in Bank bearing interest is—\$1,652.36.

Danners Savings Bank.—Public Funds—U. S. certificates of indebtedness, \$10,000, cost \$9,425; do. bonds, 69,700.

Loan on Public Funds is—\$1,000 on City of Portland Bond of \$1,000.

The Bank Stock is owned as follows:—Revere, \$10,000; Howard, 4,500; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Rockport, 1,000; Bank of Commerce, 8,000; Commercial, Salem, 666.67; Bank of North America, 2,200; Cape Ann, 200; National, 5,000; Exchange, Boston, 8,000; Tremont, 1,500; Washington, 6,000; Village, 11,100.

Loans on Bank Stock are—76 Village, \$3,415; 4 Warren, 300.

Cape Ann Savings Bank.—Public Funds, U. S. bonds, \$33,000; do. certificates of indebtedness, 4,000.

Loan on Public Funds is—\$700 on \$1,000 U. S. Bond.

The Bank Stock is owned as follows:—100 Gloucester, \$10,638 50; 44 Tremont, 4,366; 45 Village, 3,375; 41 Exchange, 4,185.70; 50 Safety Fund, 5,030; 30 Bank of Commerce, 3,015.25; 7 Merchants', 711 25; 12 Atlas, 1,248; 5 Webster, 512.50; 50 Bank of the Republic, 5,020; 64 Rockport, 5,706; 37 Shawmut, 3,972.83; 50 Blackstone, 5,106 25; 10 Globe, 1,100; 16 Freeman's, 1,720; 20 Howard, 2,000; 35 National, 3,560.50; 40 Atlantic, 4,260; 26 Eagle, 2,760.17; 70 Bank of Cape Ann, 7,042 50.

Haverhill Savings Bank.—Public Funds—U. S. 5's and 6's, \$197,000; do. certificates of indebtedness, 21,000.

Loan on Public Funds is—Bonds of Town of Haverhill, \$500.

The Bank Stock is owned as follows:—Essex, \$16,700; Haverhill, 24,000; Merrimack, 14,550; Union, 5,000; Andover, 3,200; Bay State, 1,500; Malden, 10,000; National, 20,400; Bank of North America, 20,000; Bank of the Republic, 15,000; Exchange, 14,000; Atlas, 10,000; Blackstone, 10,000; Howard, 10,000; Maverick, 10,000; North, 10,000; Shawmut, 10,000; Traders', 10,000; Webster, 10,000; Safety Fund, 5,000; Faneuil Hall, 4,000; Columbian 4,000; Eagle, 4,000; Shoe and Leather Dealers', 800; State, 600.

Loans on Bank Stock are—Merrimack, \$800; Essex, 11,950; Haverhill, 5,850; Union, Haverhill, 100; Mechanics, Boston, 9,800; Malden, 1,800; National, 3,100. Loans on Railroad Stock are—Boston and Maine, \$1,000.

	LAWRENCE.	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.
	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and Vicinity.	Rockport Savings Bank.	Salem Savings Bank.
Number of Depositors,	2,637	2,346	6,837	436	11,059
Amount of Deposits,	\$479,241 44	\$375,936 87	\$1,765,074 94	\$43,170 85	\$2,578,121 15
Public Funds,	160,000 00	60,000 00	248,177 50	5,600 00	862,985 75
Loans on public funds,	- -	300 00	- -	- -	- -
Bank Stock,	134,850 00	45,700 00	734,122 50	22,050 00	258,861 80
Loans on bank stock,	2,500 00	9,460 00	4,150 00	2,210 00	11,000 00
Deposits, in banks, bearing interest,	- -	10,000 00	31,679 00	- -	82,590 61
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	28,000 00	- -	7,000 00
Loans on mortgage of real estate,	91,671 00	137,619 00	352,508 74	13,387 84	335,308 80
Loans to county, or town,	50,000 00	95,240 00	322,314 00	- -	751,525 48
Loans on personal security,	40,935 00	20,920 00	26,668 09	- -	247,225 00
Cash on hand,	5,941 62	8,595 15	19,690 64	1,278 94	21,623 71

Rate and amount of ordinary Dividend for

last year,

Average annual per cent. of Dividends ending
at time of and including last extra,

6 $\frac{8}{10}$ per cent.

Every 5 years.

Extra Dividend, when declared,

Annual Expenses of the institution,

914 00

4 per cent.,
16,333 80

5 per cent.,
17,468 30

5 per cent.,
1,839 82

5 per cent.,
106,162 34

6 $\frac{1}{2}$ per cent.

5 per cent.

6 $\frac{1}{2}$ per cent.

Every 5 years.

Every 5 years.

Every 5 years.

919 98

2,809 18

100 00

4,297 97

Essex Savings Bank.—Public Funds—Massachusetts scrip, \$5,000; U. S. 6's, 135,000; do. 7 3-10, 20,000.

The Bank Stock is owned as follows:—Bay State, \$19,500; Webster, 15,000; Suffolk, 6,000; Shawmut, 2,000; Merchants', 7,500; Safety Fund, 10,000; Union, 1,000; Atlas, 5,000; Maverick, 3,100; Hide and Leather, 5,000; Revere, 15,000; Tremont, 6,000; Howard, 6,000; Massachusetts, 1,250; Bank of the Republic, 15,000; Bank of North America, 7,500; Bank of Commerce, 10,000.

Loan on Bank Stock is—40 Bay State, \$2,500.

Lynn Institution for Savings.—Public Funds—U. S. 7 3-10, \$5,000; do. 6's, \$15,000, Massachusetts Union Fund, \$10,000.

Loan on Public Funds is—\$300 on U. S. 7 3-10 Bond of \$500.

The Bank Stock is owned as follows:—Lynn Mechanics', \$10,000; Loughton, 5,000; City, Lynn, 5,000; Columbian, Boston, 6,700; Suffolk, 5,000; Hide and Leather, 5,000; New England, 5,000; Shoe and Leather Dealers', 2,000; Exchange, 2,000.

Loans on Bank Stock are—10 Exchange, \$900; 20 Shoe and Leather Dealers', 370; 25 Lynn Mechanics', 1,840; 30 City Bank of Lynn, 2,450; 50 Loughton, 3,900.

Deposit in Bank bearing interest is—U. S. Treasury, Boston, \$10,000.

Institution for Savings in Newburyport and Vicinity.—Public Funds—U. S. scrip, \$64,550; Massachusetts, 12,000; Maine, 134,025; Connecticut, 10,000; Rhode Island, 27,552-50.

The Bank Stock is owned as follows:—Atlas, \$50,000; Atlantic, 12,200; Blackstone, 2,300; Boston, 11,850; City, 10,800; Columbian, 30,000; Bank of Commerce, 29,575; Eagle, 24,200; Eliot, 2,400; Exchange, 10,000; Faneuil Hall, 12,900; Freeman's, 13,500; Globe, 8,300; Granite, 29,900; Hamilton, 10,000; Hide and Leather, 10,000; Howard, 10,000; Market, 44,745; Massachusetts, 8,250; Maverick, 16,300; Merchants', 24,200; New England, 10,000; North, 16,300; Bank of North America, 4,500; Revere, 22,000; Safety Fund, 10,000; Shawmut, 15,000; Shoe and Leather Dealers', 47,159-50; State, 6,180; Suffolk,

35,324; Traders', 24,100; Tremont, 37,556; Union, 20,800; Washington, 35,300; Webster, 22,525; Mechanics', Newburyport, 21,500; Merchants', do., 23,508; Ocean, do., 5,250; Gloucester, 6,000.

Loans on Bank Stock are—7 Mechanics', Newburyport, \$500; 32 Union, Haverhill, 2,750; 10 Grand, 900.

Deposit in Bank bearing interest is—Ocean, \$31,679.

NOTE.—“Invested in Real Estate” includes \$25,000, owned in Fifty Associates' Corporation, Boston. Included in “Loans on Personal Security” is annuity in trust in Massachusetts Hospital Life Insurance Company, \$6,538-09; Loans to Corporations, \$4,830, and Loans on Pledge of Stocks, \$500.

Rockport Savings Bank.—Public Funds—U. S. Bonds, \$3,000; do. certificates of indebtedness, 2,000.

The Bank Stock is owned as follows:—Rockport, \$3,200; Gloucester, 400; Village, 750; Bank of Cape Ann, 3,100; Howard, 1,000; National, 1,500; Webster, 1,500; Bank of Commerce, 1,500; Tremont, 1,200; Granite, 600; Blackstone, 1,600; Revere, 1,000; Bank of the Republic, 3,000; Hide and Leather, 1,000; Bank of North America, 700.

Loans on Bank Stock are—Rockport, \$1,850; Gloucester, 350.

Salem Savings Bank.—Public Funds—U. S. scrip, \$483,406-25; do. certificates of indebtedness, 149,579-50; treasury deposit, 175,000; State of Vermont scrip, 25,000; do. Connecticut, 30,000.

The Bank Stock is owned as follows:—Exchange, \$4,133-33; Marblehead, 1,700; Asiatic, 7,670; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 2,700; Lively, 625; Merchants', 40,333-47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; Hide and Leather, 15,000; Safety Fund, 20,000.

Loans on Bank Stock are—Loughton, \$6,000; Marblehead, 1,000; Grand, 4,000.

Deposits in Banks bearing interest are—Merchants', \$32,550-61; Naumkeag, 50,000.

	SALISBURY.	CAMBRIDGE.	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.
	Provident Institution for Savings in the Towns of Salisbury and Amesbury.	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors,	2,211	2,010	977	5,828	2,705
Amount of Deposits,	\$420,083 12	\$472,034 59	\$192,856 84	\$1,550,730 52	\$732,851 05
Public Funds,	142,000 00	92,233 56	99,377 35	391,460 00	203,000 00
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	98,295 00	17,400 00	17,095 33	45,899 00	199,560 00
Loans on bank stock,	150 00	5,000 00	- -	2,175 00	600 00
Deposits, in banks, bearing interest,	3,500 00	- -	- -	- -	- -
Loans on railroad stock,	150 00	- -	- -	- -	300 00
Invested in real estate,	4,900 00	- -	- -	68,400 00	- -
Loans on mortgage of real estate,	61,375 00	296,675 00	56,425 00	870,225 00	299,766 55
Loans to county, or town,	63,900 00	10,000 00	14,500 00	214,166 42	28,885 00
Loans on personal security,	42,870 00	38,034 00	- -	12,650 00	22,800 00
Cash on hand,	13,162 41	12,692 03	5,459 16	38,658 07	6,515 13

Rate and amount of ordinary Dividend for last year,	5 per cent., 19,048 61	5 per cent., 18,896 42	4 per cent., 5,554 57	4 per cent., 51,313 04	4 per cent., 26,013 96
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6¼ per cent.	7½ per cent.	7½ per cent.	7 per cent.	7 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	610 84	1,275 00	510 00	5,738 10	3,696 02

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—U. S. scrip, \$75,000; Massachusetts, 18,000; Maine, 5,000; New Hampshire, 4,000; City of Boston, 5,000; Roxbury, 5,000; Chelsea, 25,000; Augusta, 4,000; Gardiner, 1,000.

The Bank Stock is owned as follows:—Eliot, Boston, \$2,500; Atlantic, 1,500; Webster, 4,000; Maverick, 2,000; New England, 1,500; Hide and Leather, 5,000; Columbian, 3,500; Union, 2,500; Tremont, 3,700; Boston, 2,150; Globe, 2,500; Shoe and Leather Dealers', 2,500; Howard, 2,000; Fagle, 3,500; Merchants', 4,500; Granite, 1,200; Shawmut, 3,700; Faneuil Hall, 1,300; Suffolk, 3,800; Bank of Commerce, 4,000; State, 3,120; City, 1,000; Blackstone, Boston, 3,000; Boylston, 2,000; Exchange, Boston, 5,000; Atlas, 5,000; Traders', 1,800; Revere, 5,000; Bank of the Republic, 2,000; Safety Fund, 1,500; Bay State, Lawrence, 3,375; Railroad, Lowell, 3,150; Powow River, Salisbury, 5,000.

Loan on Bank Stock is—2 Powow River, \$150.

Deposit in Bank bearing interest—Powow River, \$3,500.

Loan on Railroad Stock is—on 2 shares of the Boston and Maine Railroad, \$150.

Savings Institution in Cambridge.—Public Funds—U. S. treasury notes, \$92,232.56. The Bank Stock is owned as follows:—Bank of Commerce, \$2,044; Cambridge, 630; Charles River, 2,526; Lechmere, 2,200; Revere, 5,000; Continental, 5,000.

Loans on Bank Stock are—20 Merrimack, 10 City, Boston, and 1 Union, Boston, \$1,200; 20 Fitchburg, 1,800; 25 New England, 2,000.

Cambridgeport Savings Bank.—Public Funds—U. S. bonds, \$49,050.05; U. S. certificates of indebtedness, 50,327.30.

The Bank Stock is owned as follows:—40 Cambridge, \$4,175; 40 Eliot, 3,995.33; 25 Webster, 2,525; 14 Cambridge City, 1,400; 50 Harvard, 5,000.

Warren Institution for Savings.—Public Funds—U. S. securities, \$371,135; Connecticut bonds, 10,325; Massachusetts do., 10,000.

The Bank Stock is owned as follows:—20 City, \$1,980; 114 Bunker Hill, 11,552; 49 Shoe and Leather Dealers', 5,233; 30 State, 1,815; 35 Market, 2,765; 68 Eagle, 6,834; 100 Hide and Leather, 10,000; 22 Massachusetts, 5,720.

Loan on Bank Stock is—33 Railroad, and 4 Bunker Hill, \$2,175.

Middlesex Institution for Savings.—Public Funds—U. S. bonds, \$203,000.

The Bank Stock is owned as follows:—Hide and Leather, \$4,800; Safety Fund, 2,800; Blackstone, 5,000; Revere, 15,000; National, 10,000; Webster, 15,000; Merchants', 20,000; City, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Granite, 2,500; Columbian, 6,700; Shoe and Leather Dealers', 10,000; Traders', 2,500; Bank of Commerce, 15,000; Tremont, 7,500; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Framingham, 500; Lowell, 900.

Loans on Bank Stock are—5 Concord, \$100; 20 Prescott, 500.

Loan on Railroad Stock is—4 Fitchburg, \$300.

	FRAMINGHAM.		LOWELL.			MALDEN.	
	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.	Malden Savings Bank.		
Number of Depositors,	1,457	6,073	4,637	674		311	
Amount of Deposits,	\$296,831 39	\$1,663,058 90	\$1,170,820 74	\$167,165 42		\$30,807 16	
Public Funds,	75,000 00	266,012 50	504,000 00	105,700 00		6,000 00	
Loans on public funds,	250 00	2,000 00	- - -	- - -		- - -	
Bank Stock,	73,500 00	263,075 00	262,360 00	53,000 00		505 00	
Loans on bank stock,	7,977 00	11,150 00	- - -	- - -		- - -	
Deposits, in banks, bearing interest,	- - -	45,000 00	20,000 00	- - -		- - -	
Loans on railroad stock,	- - -	- - -	- - -	- - -		- - -	
Invested in real estate,	1,500 00	- - -	20,334 06	- - -		- - -	
Loans on mortgage of real estate,	90,794 50	606,740 00	82,170 36	13,100 00		11,940 00	
Loans to county, or town,	26,450 00	345,200 00	281,925 00	- - -		10,500 00	
Loans on personal security,	9,200 00	135,430 00	- - -	1,810 00		- - -	
Cash on hand,	16,974 95	4,269 71	31 32	101 07		1,862 16	

Rate and amount of ordinary Dividend for last year,	5 per cent., 11,620 44
Average annual per cent. of Dividends ending at time of and including last extra,	6 $\frac{67}{100}$ per cent.
Extra dividend, when declared,	Every 5 years.
Annual Expenses of the institution,	850 00

Framingham Savings Bank.—Public Funds—U. S. stocks, \$75,000.

The Bank Stock is owned as follows:—Bank of Commerce, \$13,800; Eliot, 5,200; Framingham, 2,000; Granite, 2,000; Howard, 5,000; Hide and Leather, 12,000; Maverick, 4,200; Bank of the Republic, 6,000; Safety Fund, 16,500; Traders', 1,000; Webster, 1,500; Mount Vernon, 4,300.

Loans on Bank Stock are—5 Granite, \$327; 60 Bank of the Metropolis, 5,400; 30 Framingham, 2,250.

City Institution for Savings.—Public Funds—U. S. bonds, and certificates of indebtedness and deposit in U. S. Treasury, Boston, \$266 012.50

Loan on Public Funds is on \$2,000 of U. S. bonds, 2,000.

The Bank Stock is owned as follows:—Appleton, \$20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 15,200; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 14,400; Blackstone, 15,000; National, 13,500; Eliot, 5,000; Webster, 10,500; Atlas, 12,000; Hide and Leather, 5,000; Howard, 500; Safety Fund, 25,000; Revere, 25,000; Bank of Commerce, 16,500; Bank of North America, 19,200; Bank of the Republic, 19,000; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000.

Loans on Bank Stock are—117 Appleton, \$9,350; 10 Bunker Hill and 15 Wamesit, 1,800.

Deposits in Banks bearing interest are—Wamesit, \$20,000; Bank of Commerce, 25,000.

4 $\frac{1}{2}$ per cent., 75,877 46	4 per cent., 39,721 07	5 per cent., 4,547 17	5 per cent., 985 28
6 $\frac{85}{100}$ per cent.	7 $\frac{45}{100}$ per cent.	Commenced business June, 1861.	5 per cent.
Every 5 years.	Every 5 years.	No extra.	No extra.
3,156 24	2,900 00	275 00	125 00

Lovell Institution for Savings.—Public Funds—U. S. scrip, \$504,000.

The Bank Stock is owned as follows:—Eagle, \$33,600; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Columbian, 15,600; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Tremont, 6,000; Railroad, 5,100; Boston, 4,500.

Deposit in Bank bearing interest is—Lowell, \$20,000.

Mechanics' Savings Bank.—Public Funds—U. S. bonds, \$81,000; do. treasury notes, 17,000; State of Vermont bonds, 10,000.

The Bank Stock is owned as follows:—Malden, \$6,800; Bank of Commerce, 6,000; Atlas, 6,200; Bank of the Republic, 5,500; Webster, 5,000; Mechanics', Boston, 5,000; Blackstone, Boston, 5,000; Revere, 3,200; Bank of North America, 2,800; Merchants', Boston, 2,000; Merchants', Lowell, 1,000; Hide and Leather, 1,300; Mount Vernon, 1,000; City, Boston, 900; Safety Fund, 800; Howard, 500.

Malden Savings Bank.—Public Funds—U. S. certificates of indebtedness, \$4,000; do. bonds, 2,000.

The Bank Stock owned is—5 shares Malden, \$505.

	MARLBOROUGH.	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.
	Marlborough Savings Bank.	Institution for Savings in the Town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.
Number of Depositors,	188	290	1,213	618	4,331
Amount of Deposits,	\$17,578 28	\$40,142 12	\$242,030 38	\$104,399 76	\$874,917 94
Public Funds,	11,500 00	7,500 00	3,000 00	30,600 00	99,125 00
Loans on public funds,	-	-	-	250 00	-
Bank Stock,	-	4,805 00	9,492 00	-	162,800 00
Loans on bank stock,	-	-	-	-	1,800 00
Deposits, in banks, bearing interest,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	1,600 00	20,575 00	169,017 80	20,143 35	375,404 14
Loans to county, or town,	3,000 00	1,000 00	30,050 00	25,000 00	119,000 00
Loans on personal security,	400 00	4,275 00	64,729 75	25,100 00	115,656 48
Cash on hand,	1,078 28	3,714 78	361 80	6,277 18	18,895 88

Rate and amount of ordinary Dividend for last year,	5 per cent, 433 57	5 per cent, 1,278 31	5 per cent, 9,641 85	5 per cent, 4,280 83	4½ per cent, 33,353 82
Average annual per cent. of Dividends ending at time of and including last extra, . . .	- -	6½ per cent.	5½ per cent.	7 per cent.	6¼ per cent.
Extra Dividend, when declared,	No Extra.	Every 5 years.	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	50 00	80 00	700 00	281 82	1,125 00

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Marlboro' Savings Bank.—Public Funds—U. S. bonds, \$11,500.
 Loan to County or Town is—Town of Marlboro', \$3,000.

Institution for Savings in the Town of Newton.—Public Funds—U. S. bonds, \$7,500.
 The Bank Stock is owned as follows:—Revere, \$2,000; Newton, 1,100; Harvard, 1,000;
 Bank of Brighton, 480; Waltham, 225.

Waltham Savings Bank.—Public Funds—U. S. bonds, \$3,000.
 The Bank Stock is owned as follows:—Waltham, \$3,932; Newton, 500; Revere, 5,000.

Clinton Savings Bank.—Public Funds—U. S. treasury notes, \$3,000; do. bonds, 27,600.
 Loan on Public Funds is—U. S. bonds, \$250.

Fitchburg Savings Bank.—Public Funds—U. S. bonds, \$84,125; State of Vermont bonds, 15,000.
 The Bank Stock is owned as follows:—Fitchburg, \$12,500; Rollstone, 10,000; Townsend, 500; Quinsigamond, 3,000; City, Worcester, 10,000; Atlas, 15,200; Bank of North America, 5,000; North, 10,000; Webster, 10,000; National, 10,000; Revere, 10,000; Safety Fund, 16,600; Howard, 10,000; Merchants', 25,000; Bank of Commerce, 15,000.
 Loan on Bank Stock is—20 Fitchburg, \$1,800.

	LANCASTER.	MILFORD.	MILLBURY.	N. BROOKFIELD.	SOUTHBIDGE.
	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.
Number of Depositors,	1,486	1,046	369	398	1,232
Amount of Deposits,	\$317,001 55	\$150,884 71	\$69,111 42	\$35,629 97	\$227,958 67
Public Funds,	112,429 38	35,000 00	19,803 50	-	84,310 00
Loans on public funds,	-	2,700 00	-	-	3,300 00
Bank Stock,	47,500 00	17,174 00	14,915 00	5,632 00	22,504 00
Loans on bank stock,	3,260 00	13,084 00	-	-	12,310 00
Deposits, in banks, bearing interest,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	116,225 00	28,836 00	20,975 00	7,242 75	49,150 00
Loans to county, or town,	11,400 00	36,800 00	12,000 00	2,645 00	18,100 00
Loans on personal security,	27,701 67	14,800 00	3,150 00	8,376 00	28,650 00
Cash on hand,	6,637 40	3,521 37	318 44	17 03	11,553 72

Rate and amount of ordinary Dividend for last year,	5 per cent., 13,532 16	5 per cent. —	5 per cent., 2,521 32	5 per cent., 1,162 98	5 per cent., 9,966 31
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6½ per cent.	6½ per cent.	6¼ per cent.	6 per cent.	6 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	308 25	520 00	125 00	125 00	521 16

Lancaster Savings Bank.—Public Funds—U. S. bonds, \$97,940; do. certificates of indebtedness, \$14,489.38.

The Bank Stock is owned as follows:—Lancaster, City, Lynn, Cambridge Market, Bank of Commerce, Bank of the Republic, Elliot, Granite, Howard, and Webster, \$47,500.

Loan on Bank Stock is—Lancaster, \$3,260.

Milford Savings Bank.—Public Funds—U. S. certificates of indebtedness, \$19,000; do. bonds, 10,000.

Loan on Public Funds is—U. S. treasury notes, \$2,700.

The Bank Stock is owned as follows:—Milford, \$8,366; Hopkinton, 2,808; Hyde and Leather, 4,300; Howard, 1,000; Webster, 700.

Loan on Bank Stock is—175 Milford, \$13,084.

Millbury Savings Bank.—Public Funds—U. S. scrip, \$19,803.50.

The Bank Stock is owned as follows:—Worcester, \$615; Quinsigamond, 2,529; Central, 3,210; Citizens, 620; Bank of Commerce, 1,057.50; Atlas, 2,140; National, 1,082.50; Oxford, 634.50; Millbury, 3,076.50.

North Brookfield Savings Bank.—The Bank Stock is owned as follows:—Hampshire Manufacturers, \$440; Safety Fund, 2,012; Elliot, 1,080; Bank of the Republic, 2,100.

Southbridge Savings Bank.—Public Funds—U. S. scrip, \$59,000; do. Massachusetts, 20,000; do. Vermont, 6,000.

Loans on Public Funds are—U. S. notes and bonds, \$1,300; "Note of Town," 2,000.

The Bank Stock is owned as follows:—Blackstone, Boston, \$1,990; Boylston, 1,145; City, Boston, 1,200; Columbian, 545; New England, 2,350; Revere, 1,768; Washington, 2,006; Southbridge, 11,500.

Loan on Bank Stock is—166 Southbridge, \$12,310.

	WINCHENDON.	WORCESTER.		NORTHAMPTON.	WARE.
	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	573	14,373	3,861	1,572	1,832
Amount of Deposits,	\$70,298 24	\$3,135,432 29	\$943,232 52	\$282,380 10	\$404,068 12
Public Funds,	19,000 00	756,600 00	265,500 00	85,000 00	100,000 00
Loans on public funds,	- -	2,400 00	- -	9,000 00	275 00
Bank Stock,	16,444 50	590,505 78	120,767 81	32,000 00	106,000 00
Loans on bank stock,	- -	6,775 00	14,050 00	3,250 00	10,270 00
Deposits, in banks, bearing interest,	- -	75,894 14	28,844 22	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -	- -
Loans on mortgages of real estate,	19,693 59	1,258,924 27	419,543 00	73,146 39	101,205 00
Loans to county, or town,	6,200 00	397,334 55	5,700 00	13,000 00	18,300 00
Loans on personal security,	6,328 27	124,740 00	100,859 78	64,313 25	65,085 44
Cash on hand,	3,868 50	20,715 96	570 90	5,849 72	9,280 48

Rate and amount of ordinary Dividend for last year,	4½ per cent., 2,610 97	5 per cent., 143,056 42	5 per cent., 41,730 26	5 per cent., 11,509 57	5 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	5½ per cent.	6½ per cent.	5½ per cent.	7 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	225 00	5,491 70	1,500 00	777 12	1,500 00

Winchendon Savings Bank.—Public Funds—U. S. scrip, \$19,000.

The Bank Stock is owned as follows:—Rollstone, \$9,877.50; Fitchburg, 1,130; Mechanics', Boston, 3,887; Safety Fund, 1,600.

Worcester County Institution for Savings.—Public Funds—U. S. scrip, \$550,000; do. Connecticut, 2,800; do. Massachusetts, 11,000; do. Vermont, 50,000; do. New Hampshire, 36,800; do. Rhode Island, 100,000.

Loans on Public Funds are—on \$2,600 U. S. scrip, \$2,200; on 250 do. 200.

The Bank Stock is owned as follows:—Atlantic, \$5,184; Atlas, 26,200; Boston, 1,260; Bank of Commerce, 24,289.25; Bank of the Republic, 12,095; Bank of North America, 4,073; Blackstone, Boston, 5,306.50; Columbian, 5,412.50; City, Boston, 20,487.25; Connecticut, 5,000; Exchange, Boston, 3,089; Eagle, 9,398.50; Eliot, 4,320; Freeman's, 8,081.75; Granite, 19,624.50; Globe, 1,847.25; Hamilton, 10,150; Howe and Leather, 20,041.25; Howard, 10,350; Massachusetts, 10,330; Merchants', Boston, 20,921; Market, 2,174.25; New England, 19,905.75; North, 4,172.50; National, 10,210.25; Revere, 25,312.50; Shawmut, 9,797.65; State, 11,204; Safety Fund, 25,000; Shoe and Leather Dealers', 1,459.50; Traders', 12,700.19; Tremont, 4,142.75; Union, Boston, 4,645.50; Washington, 20,464.25; Webster, 31,144.03; Central, 26,391; Citizens', 23,660; City, Worcester, 25,109; Mechanics', Worcester, 13,575; Quinsigamond, 18,073.33; Worcester, 38,972.74; Blackstone, Uxbridge, 1,015; Fitchburg, 5,100; Grafton, 4,275; Leicester, 5,606; Lancaster, 2,000; Millbury, 9,127; Oxford, 4,835.50; Southbridge, 3,022.34.

Loans on Bank Stock are—800 Suffolk, \$200; 300 City, 270; 300 Grafton, 225; 200 Grafton, 180; 1,000 City, 600; 1,000 Worcester, 800; 5,500 Tremont, 5,000.

Deposit in Bank bearing interest is—Worcester, \$894.14; U. S. Treasury, 75,000.

Worcester Mechanics' Savings Bank.—Public Funds—U. S. scrip, \$235,500; bonds of the State of Vermont, 10,000; do. City of Worcester, 20,000.

The Bank stock is owned as follows:—Bank of Commerce, \$12,447.50; Revere, 10,000; Granite, 6,345; National, 8,639.37; North, 6,418.75; Traders', 5,062.50; Mechanics', Worcester, 29,612.69; Worcester, 4,542; Central, 5,647.50; City, Worcester, 13,000; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780.

Loans on Bank Stock are—61 Mechanics', \$5,990; 55 City, 5,000; 24 Grafton, 2,160; 10 Blackstone, 900.

Northampton Institution for Savings.—Public Funds—U. S. scrip, \$85,000.

Loans on Public Funds are—U. S. 7 3-10 treasury notes, \$8,000.

The Bank Stock is owned as follows:—Safety Fund, \$3,000; Bank of North America, 2,000; Webster, 2,000; Washington, 2,000; Merchants', 2,000; Granite, 2,000; Traders', 2,000; National, 4,000; Holyoke, 1,000; Exchange, 1,000; Northampton, 500; State, 1,500; Atlantic, 1,000; Bank of Commerce, 2,000; Shawmut, 2,000; City, 4,000.

Loans on Bank Stock are—10 Holyoke, \$900; 9 Revere, and 13 Exchange, 1,400; 5 Bank of Commerce, 450; 4 Holyoke, and 2 Conway, 500.

Ware Savings Bank.—Public Funds—U. S. scrip, \$100,000.

Loans on Public Funds is—\$275 on \$600 5-20 bonds.

The Bank Stock is owned as follows:—Hampshire Manufacturers', \$11,000; Webster, 10,000; Revere, 10,000; Merchants', 10,000; Safety Fund, 10,000; Bank of the Republic, 10,000; National, 10,000; Granite, 5,000; Bank of North America, 5,000; North, 5,000; Traders', 5,000; City, Worcester, 5,000; Washington, 3,000; Eliot, 3,000; Bank of Commerce, 3,000; Monson, 1,000.

Loans on Bank Stock are—5 Revere, \$300; 21 Leicester, 1,900; 41 Monson, 3,350; 50 Hampshire Manufacturers', 3,500; 14 Hampshire Manufacturers', and 15 Southbridge, 1,220.

	CHICOPEE.		HOLYOKE.		SPRINGFIELD.		WESTFIELD.	
	Chicopee Savings Bank.		Holyoke Savings Bank.		Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.	
Number of Depositors,	484		360		1,113	4,874	888	
Amount of Deposits,	\$84,981 34		\$51,581 25		\$292,698 50	\$1,261,250 68	\$147,178 14	
Public Funds,	6,450 00		8,000 00		69,295 00	549,500 00	73,700 00	
Loans on public funds,	- -		- -		4,000 00	39,900 00	500 00	
Bank Stock,	3,090 00		5,345 50		83,750 50	202,600 00	6,400 00	
Loans on bank stock,	- -		- -		3,400 00	4,950 00	7,300 00	
Deposits, in banks, bearing interest,	- -		- -		- -	- -	- -	
Loans on railroad stock,	- -		- -		- -	- -	- -	
Invested in real estate,	- -		- -		- -	- -	- -	
Loans on mortgage of real estate,	54,150 00		14,582 00		72,270 08	438,701 68	27,950 00	
Loans to county, or town,	9,000 00		12,275 00		25,002 50	3,500 00	2,000 00	
Loans on personal security,	15,572 07		7,765 00		47,080 00	29,171 00	22,600 00	
Cash on hand,	194 44		2,657 69		2,527 64	16,335 59	7,408 62	

Rate and amount of ordinary Dividend for last year,	5 per cent., 3,670 68	5 per cent., 1,954 43	5 per cent., 12,515 46	5 per cent., 50,010 54	5 per cent., 5,640 15
Average annual per cent. of Dividends ending at time of and including last extra, . . .	7 per cent.	6½ per cent.	6 per cent.	6¼ per cent.	6¼ per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	225 00	464 37	650 00	2,806 50	231 96

Chicopee Savings Bank.—Public Funds—U. S. bonds, \$3,450; do. certificates of indebtedness, 3,000.
The Bank Stock is owned as follows:—Cabot, \$3,080.
Loan to County or Town is—Town of Chicopee, \$9,000.

Holyoke Savings Bank.—Public Funds—U. S. scrip, \$8,000.
The Bank Stock is owned as follows:—Hadley Falls, \$1,759 50; John Hancock, 1,442; Agawam, 1,732; Westfield, 412.
Loan to County or Town is—Town of Holyoke, \$12,275.

Hampden Savings Bank.—Public Funds—U. S. scrip, \$84,295; bonds of the State of Connecticut, 5,000.
Loans on Public Funds is—U. S. bonds, \$4,000.
The Bank Stock is owned as follows:—Monson, \$1,000; Hadley Falls, 1,640; Cabot, 2,130; Hyde and Leather, 5,000; Safety Fund, 8,300; Revere, 10,000; Webster, 4,292; Merchants' 16,002 50; Agawam, 19,574; Bank of Commerce, 9,312; Bank of the Republic, 6,000; Tremont, 500.
Loans on Bank Stock are—12 Agawam, \$1,000; 5 Agawam, and 17 Hadley Falls, 2,000; 5 Agawam, 400.

Springfield Institution for Savings.—Public Funds—U. S. scrip \$455,000; do. New

Hampshire, 3,000; do. Massachusetts, 2,500; do. Connecticut, 7,500; do. Vermont, 14,500; do. Maine, 5,000; do. Rhode Island, 30,000; do. City of Boston, 8,000; do. City of Hartford, 4,000.

Loans on Public Funds are—\$14,000 U. S. bonds, \$13,000; 3,000 do., 8,000; 14,700 do., 14,400; 10,000 do., 9,500.

The Bank Stock is owned as follows:—State, \$7,200; Shawmut, 10,000; Hamilton, 3,000; North, 7,000; City, 10,000; Tremont, 9,000; Traders', 5,000; Atlantic, 4,000; Bank of North America, 10,000; Freeman's, 2,500; Boston, 1,000; Granite, 10,000; Bank of Commerce, 10,000; Exchange, 2,000; Atlas, 21,500; Howard, 10,000; Washington, 3,000; Elliot, 5,000; Eagle, 5,000; Blackstone, 7,000; Columbian, 6,500; Webster, 7,500; Union, 1,900; Revere, 6,700; Safety Fund, 5,000; Springfield, 10,000; Chicopee, 2,800; Cabot, 8,000; Pynchon, 3,000; Agawam, 5,000; Hadley Falls, 1,900; Conway, 2,000.

Loans on Bank Stock are—27 John Hancock, \$2,500; 28 Pynchon, 2,000; 5 Agawam, 450.

Westfield Savings Bank.—Public Funds—U. S. scrip, \$73,700.

Loan on Public Funds is—\$500 U. S. treasury notes, \$500.

The Bank Stock is owned as follows:—Westfield, \$8,700; Hampden, 200; Conway, 2,500.

Loan on Bank Stock is—83 Westfield, \$7,300.

	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.	CANTON.
	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.
Number of Depositors,	3,241	580	434	1,689	539
Amount of Deposits,	\$709,885 40	\$95,338 78	\$57,487 44	\$378,038 98	\$99,914 88
Public Funds,	336,208 50	31,000 00	16,100 00	179,000 00	13,100 00
Loans on public funds,	- -	500 00	- -	- -	- -
Bank Stock,	73,700 00	9,900 00	9,957 83	78,920 00	5,050 00
Loans on bank stock,	4,200 00	1,200 00	- -	2,700 00	- -
Deposits, in banks, bearing interest,	- -	1,886 69	- -	- -	- -
Loans on railroad stock,	20,000 00*	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -	1,312 24
Loans on mortgage of real estate,	134,860 36	12,475 00	23,250 00	37,665 00	67,232 00
Loans to county, or town,	61,659 00	14,473 56	- -	18,000 00	3,222 55
Loans on personal security,	75,066 50	23,875 00	7,450 00	56,703 00	10,577 09
Cash on hand,	4,191 04	272 52	- -	5,958 14	- -

Rate and amount of ordinary Dividend for last year,	5 per cent., 29,256 09	5 per cent., 3,090 29	5 per cent., 2,288 94	5 per cent., 12,353 52	4 per cent., 3,758 48
Average annual per cent. of Dividends, ending at time of and including last extra, . . .	6 per cent.	- - -	6 $\frac{1}{3}$ per cent.	7 per cent.	6 $\frac{1}{4}$ per cent.
Extra Dividend, when declared,	Every 5 years.	No extra.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	1,457 50	277 90	101 00	1,083 87	355 80

Franklin Savings Institution.—Public Funds—U. S. scrip, \$274,208.50; do. State of Vermont, 22,000; do. City of Boston, 10,000; deposited with U. S. Treasurer, 30,000. Loan on Public Funds is—Connecticut River Railroad mortgage bonds, \$20,000.

The Bank Stock is owned as follows:—204 Bank of Commerce, \$20,400; 5 Faneuil Hall, 500; 30 Hide and Leather, 3,000; 67 Merchants', 6,700; 65 Bank of North America, 6,500; 83 Revere, 8,300; 166 Safety Fund, 16,600; 15 Traders', 1,500; 102 Webster, 10,200. Loan on Bank Stock is—55 Greenfield, \$4,200.

North Adams Savings Bank.—Public Funds—U. S. scrip, \$31,000.

Loan on Public Funds not designated, is—\$500.

The Bank Stock is owned as follows:—Adams, \$5,500; Pittsfield, 3,000; Lee, 1,400.

Loans on Bank Stock are—Adams, \$800; Pittsfield, 400.

Deposit in Bank bearing interest is—Adams, \$1,886.69.

Lee Savings Bank.—Public Funds—U. S. scrip, \$16,100.

The Bank Stock is owned as follows:—Lee, \$5,424.50; Adams, 4,533.33.

Berkshire County Savings Bank.—Public Funds—U. S. scrip, \$179,000.

The Bank Stock is owned as follows:—Howard, \$1,200; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; North, 3,000; National, 7,000; Webster, 8,000; Bank of Commerce, 8,000; Merchants', 9,000; Revere, 8,000; Eagle, 8,000; Atlantic, 3,000; Lee, 6,720; Cabot, 6,000; Pittsfield, 4,000; Hadley Falls, 2,000. Loan on Bank Stock is—30 Pittsfield, \$2,700.

Canton Institution for Savings.—Public Funds—U. S. scrip, \$13,100.

The Bank Stock is owned as follows:—Neposset, \$3,200; North, 1,500; Market, 350.

* Connecticut River Railroad mortgage bonds.

	COHASSET.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.
Number of Depositors,	565	2,851	878	1,510	544
Amount of Deposits,	\$130,285 47	\$601,975 30	\$162,932 13	\$320,346 71	\$74,321 17
Public Funds,	26,000 00	51,000 00	35,287 41	83,810 00	18,525 38
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	31,780 00	33,672 00	24,015 00	48,973 16	10,495 25
Loans on bank stock,	- -	2,970 00	- -	2,450 00	- -
Deposits, in banks, bearing interest,	- -	17,145 15	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	4,398 00	- -
Loans on mortgage of real estate,	56,355 00	474,559 79	72,600 00	165,870 00	8,850
Loans to county, or town,	16,500 00	25,800 00	10,000 00	4,066 00	23,850 00
Loans on personal security,	- -	34,528 11	10,100 00	9,000 00	5,900 00
Cash on hand,	1,598 13	- -	13,133 52	4,945 40	6,720 78

Rate and amount of ordinary Dividend for last year,	5 per cent., 5,587 75	5 per cent., 27,219 40	5 per cent., 6,046 71	5 per cent., 13,953 31	5 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6 per cent.	5½ per cent.	6 per cent.	7 ²⁴ / ₁₀₀ per cent.	—
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution, . . .	443 78	1,315 91	625 00	700 00	250 00

Cohasset Savings Bank.—Public Funds—U. S. scrip, \$25,000; City of Roxbury scrip, 1,000.
The Bank Stock is owned as follows:—Atlas, \$2,000; City, 2,400; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 700; Maverick, 1,300; Merchants, 3,000; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; Society Fund, 1,000; Shawmut, 2,400; State, 480; Traders, 1,500; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

Dedham Institution for Savings.—Public Funds—U. S. scrip, \$51,000.
The Bank Stock is owned as follows:—Dedham, \$12,987.50; Howard, 2,794.50; Blackstone, 2,612.50; Merchants, 1,820; State, 1,451.50; Union, 620; Globe, 1,085; Traders, 1,542.50; Peoples, 5,930; Bank of Commerce, 2,848.50.
Loans on Bank Stock are—Dedham, \$1,800; Cambridge, 900; Eagle, 270.
Deposit in Bank bearing interest is—Dedham, \$17,145.15.

Dorchester Savings Bank.—Public Funds—U. S. scrip, \$35,287.41.
The Bank Stock is owned as follows:—Bank of Commerce, \$2,558.75; Bank of the Republic, 2,524; Safety Fund, 1,600; City, 1,562.25; Eagle, 1,772; Suffolk, 1,300; Hum-

ilton, 1,180; Atlas, 1,010; State, 625; Granite, 495; Massachusetts, 1,350; Tremont, 1,059.75; Revere, 2,732.25; Mattapan, 3,095; Blue Hill, 1,121.
Loan to County or Town is—Town of Dorchester, \$10,000.

Quincy Savings Bank.—Public Funds—U. S. scrip, \$83,810.
The Bank Stock is owned as follows:—Grocers, \$890; National, 2,538.08; North, 2,550; Eliot, 1,000; Merchants, Boston, 3,457.50; Traders, 3,555; Bank of North America, 5,025; Exchange, Boston, 1,975.33; Webster, 2,000; Washington, 844; State, 2,554.50; Hyde and Leather, 1,000; Atlas, 2,606.25; Mt. Wollaston, 10,100; Quincy Stone, 8,877.50.
Loans on Bank Stock are—5 Exchange, Boston, \$450; 21 Quincy Stone, 2,000.

Randolph Savings Bank.—Public Funds—U. S. scrip, \$18,525.38.
The Bank Stock is owned as follows:—Grocers, \$1,333.75; Bank of North America, 1,538.75; Blackstone, 1,762; Eagle, 1,617; New England, 1,100; Eliot, 1,075; Howard, 1,072.50; Traders, 996.25.

	ROXBURY.	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.
Number of Depositors,	3,018	1,696	49	714	1,516
Amount of Deposits,	\$673,895 32	\$319,455 42	\$6,204 07	\$198,454 65	\$699,178 48
Public Funds,	236,985 62	74,150 00	2,300 00	48,700 00	225,500 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	134,974 07	32,118 23	711 00	102,040 00	260,441 50
Loans on bank stock,	14,625 00	-	-	2,284 08	-
Deposits, in banks, bearing interest,	10,000 00	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	9,989 75	-	-	-	-
Loans on mortgage of real estate,	89,875 00	189,560 50	-	14,206 30	109,450 00
Loans to county, on town,	110,000 00	-	3,100 00	11,000 00	-
Loans on personal security,	28,460 00	26,264 00	-	23,772 57	114,515 00
Cash on hand,	38,985 88	5,377 82	62 38	511 07	5,250 93

Rate and amount of ordinary Dividend for last year,	4 per cent., 21,992 69	5 per cent., 13,586 58	6 per cent. — —	6 per cent., 11,815 77	5 per cent., 33,731 35
Average annual per cent. of Dividends ending at time of and including last extra,	6½ per cent.	6 7½ per cent.	Organ. Apr., 1861.	— —	— —
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	No Extra.	No Extra.	No Extra.
Annual Expenses of the institution,	2,350 00	400 00	— —	800 00	1,610 65

Institution for Savings in Roxbury and Vicinity.—Public Funds—U. S. scrip, \$230,985.62; State of Maine 6 per cent. bonds, 6,000.

The Bank Stock is owned as follows:—Traders', \$1,970; Granite 3,000; Market, 1,750; State, 2,010.40; Washington, 17,491; North, 21,980.47; Atlas, 4,060; Bank of Commerce, 2,000; Atlantic, 5,000; Hide and Leather, 15,000; Safety Fund, 40,272.50; Revere, 10,000; Peoples', 10,500.

Loans on Bank Stock are—10 Faneuil Hall, \$1,000; 15 Exchange, 1,350; 9 Washington, 800; 11 Merchants', and 9 Mechanics', 1,650; 8 Shoe and Leather Dealers', 325; 23 Mechanics', 2,700; 22 Rockland, 2,000; 77 Peoples', 3,450; 20 Village, 1,350.

Deposit in Bank bearing interest is—Washington, \$10,000.

Loan to County or Town is—City of Roxbury, \$110,000.

Weymouth and Braintree Institution for Savings.—Public Funds—U. S. scrip, \$74,150.

The Bank Stock is owned as follows:—North, \$1,250.80; Merchants', 1,202.75; Hide and Leather, 5,180.17; Webster, 2,808.80; National, 2,038.33; Washington, 4,342; Exchange, 1,924.25; Bank of the Republic, 1,964.33; Merrimack, 2,254.27; Union Bank of Weymouth and Braintree, 9,153.03.

Attleboro' Savings Bank.—Public Funds—U. S. bonds, \$2,300.
The Bank Stock owned is—Attleboro', \$711.

Fairhaven Institution for Savings.—Public Funds—\$48,700.

The Bank Stock is owned as follows:—Fairhaven, \$27,040; Bedford Commercial, 2,100; Mechanics', New Bedford, 2,300; Marine, 3,300; Bank of Commerce, 20,100; National, 20,000; Webster, 2,500; Bank of the Republic, 5,000; North, 4,000; Elliot, 4,000; Merchants', Boston, 9,200; Cambridge Market, 2,500.

Loan on Bank Stock is—Fairhaven, \$2,284.08.

Citizens Savings Bank.—Public Funds—U. S. scrip, \$225,500.

The Bank Stock is owned as follows:—Pocasset, Fall River, \$84,600; Fall River Union, 15,000; Metacomet, 28,700; Fall River, 9,712.50; Wamsutta, 18,000; Marine, Providence, 12,000; Merchants', Providence, 3,000; Bank of Commerce, Providence, 6,250; Bank of Commerce, Boston, 10,000; Maverick, 4,779; Elliot, 4,700; Hide and Leather, 15,000; Safety Fund, 25,000; Revere, 18,700; Howard, 5,000.

	FALL RIVER—Con.	NEW BEDFORD.	TAUNTON.	ABINGTON.	HINGHAM.
	Fall River Savings Bank.	New Bedford Institution for Savings.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	5,680	10,224	3,636	1,208	2,830
Amount of Deposits,	\$1,904,365 66	\$3,159,229 09	\$696,789 96	\$215,977 56	\$727,265 27
Public Funds,	734,920 00	1,635,429 20	135,031 25	46,300 00	148,053 12
Loans on public funds,	-	-	3,050 00	-	-
Bank Stock,	515,762 50	909,072 00	46,804 00	28,182 50	123,720 00
Loans on bank stock,	-	5,470 00	653 40	600 00	16,700 00
Deposits, in banks, bearing interest,	-	32,000 00	5,000 00	-	-
Loans on railroad stock,	-	12,750 00	-	-	-
Invested in real estate,	-	13,283 00	10,611 77	-	3,021 03
Loans on mortgage of real estate,	170,681 35	-	361,927 53	116,052 00	432,674 00
Loans to county, or town,	15,000 00	127,585 00	34,500 00	13,000 00	11,500 00
Loans on personal security,	451,045 00	377,760 05	90,353 15	10,968 65	6,166 00
Cash on hand,	16,956 81	45,879 84	20,549 64	2,240 54	2,935 55

Rate and amount of ordinary Dividend for last year,	5 per cent., 86,209 13	6½ per cent., 172,070 86	5 per cent., 30,937 00	5 per cent., 8,188 27	5 per cent., 33,256 06
Average annual per cent. of Dividends ending at time of and including last extra,	- - -	6½ per cent.	- - -	6¼ per cent.	7¼ per cent.
Extra Dividend, when declared,	No extra.	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	3,162 51	3,589 12	2,765 52	332 00	1,209 56

Fall River Savings Bank.—Public Funds—U. S. scrip, \$734,920.

The Bank Stock is owned as follows:—Fall River, \$52,762 50; Massachusetts, 42,200; Merchants', 75,600; Wamsutta, 10,000; Marine, 30,000; Bedford Commercial, 25,000; Merchants', New Bedford, 13,200; Bank of Commerce, 83,500; Bank of North America, 89,000; Merchants', Boston, 21,000; Faneuil Hall, 20,000; Washington, 20,000; Webster, 27,500; Eliot, 11,000; Hyde and Leather, 15,000; Howard, 20,000; Granite, 13,000; Safety Fund, 33,000; Revere, 20,000.

New Bedford Institution for Savings.—Public Funds—U. S. scrip, \$1,101,197 20; Massachusetts, 82,632; Maine, 50,000; Connecticut, 50,000; Vermont, 50,000; New Hampshire, 19,000; City of New Bedford, 226,700; City of Roxbury, 19,900; Greenfield, 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000.

The Bank Stock is owned as follows:—Eagle, \$12,800; Hyde and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 24,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 20,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,500; Tremont, 24,600; State, 7,350; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Matapan, 7,000; Monument, 10,000; Tradesman's, 10,000; South Reading, 7,000; Fall River, 17,500; Metacomet, 25,000; Malden, 15,000; Fairhaven, 3,600; Railroad, 6,750; Merchants', New Bedford, 100,000; Marine, New Bedford, 100,000; Mechanics', New Bedford, 100,900; Bedford Commercial, 81,600; 124 shares Grocers', Boston, 932. [Presumed present value.]

Loans on Bank Stock are—32 State, \$530; 36 Bedford Commercial, and 9 Merchants', 4,000; 15 Mechanics', and 10 Merchants', 440; 6 Bedford Commercial, 500.

Deposits in Banks bearing interest are—Merchants', New Bedford, \$8,000; Marine, 8,000; Mechanics', 8,000; Bedford Commercial, 8,000.

Loan on Railroad Stock is—Bond of Pittsfield and North Adams, for \$15,000, \$12,750.

Bristol County Savings Bank.—Public Funds—U. S. scrip, \$135,031 25.

Loans on Public Funds are—3,000 5-20 bonds, \$3,000; 200 do., 50.

The Bank Stock is owned as follows:—Fairhaven, \$4,000; National, 4,000; Safety Fund, 10,075; Machinists', 26,167; Bristol County, 2,562.

Loans on Bank Stock are—4 Machinists', \$300; 5 Bristol County, 853 40.

Deposit in Bank bearing interest is—Machinists', \$5,000.

Loans to County and Towns—\$34,500.

Abington Savings Bank.—Public Funds—U. S. scrip, \$46,300.

The Bank Stock is owned as follows:—National, \$3,045; Eliot, 2,000; Howard, 1,000; Webster, 2,380 50; Hyde and Leather, 2,515; Safety Fund, 4,000; Bank of the Republic, 3,000; Berkshire County, 4,040; Abington, 6,202.

Loan on Bank Stock is—7 Abington, \$600.

Hingham Institution for Savings.—Public Funds—U. S. scrip, \$148,053 12.

The Bank Stock is owned as follows:—Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 7,500; Bank of the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock are—42 Mechanics', \$3,700; 40 Tradesman's, 3,300; 80 Cambridge Market, 2,700; 20 Hingham, and 9 Old Colony, 2,000; 40 Bank of the Republic, and 33 Mechanics', 5,000.

	NO. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.	WAREHAM.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.
Number of Depositors,	947	5,274	283	855	859
Amount of Deposits,	\$129,918 72	\$1,020,484 64	\$54,738 54	\$207,841 11	\$186,418 94
Public Funds,	28,600 00	254,128 01	4,620 00	5,500 00	30,000 00
Loans on public funds,	- -	1,620 00	- -	- -	- -
Bank Stock,	25,952 75	327,438 17	11,915 25	38,360 00	101,575 20
Loans on bank stock,	300 00	21,650 00	- -	20 12	18,378 00
Deposits, in banks, bearing interest,	- -	18,351 49	- -	- -	- -
Loans on railroad stock,	- -	6,400 00	- -	- -	- -
Invested in real estate,	3,113 00	7,382 35	- -	- -	- -
Loans on mortgage of real estate,	60,167 97	322,317 00	* 33,116 00	150,457 91	27,296 25
Loans to county, or town,	- -	55,878 45	6,270 26	6,100 00	- -
Loans on personal security,	12,443 86	33,716 12	438 35	9,359 96	7,050 00
Cash on hand,	1,922 58	13,872 83	623 16	1,402 25	2,784 53

Rate and amount of ordinary Dividend for last year,	5 per cent., 4,027 41
Average annual per cent. of Dividends ending at time of and including last extra, . . .	5 per cent.
Extra Dividend, when declared,	No Extra.
Annual Expenses of the institution, . . .	300 00

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North Bridgewater Savings Bank.—U. S. bonds, \$26,100; East Bridgewater scrip, 2,600.

The Bank Stock is owned as follows:—Boylston, \$1,856; Bank of Brighton, 1,600; Cambridge Market, 1,116; Granite, 2,510.25; Howard, 2,834; Malden, 2,480; Maverick, 2,256; Market, 1,025.50; Monument, 2,052; National, 2,060; New England, 668; Revere, 3,500; Tradesman's, 2,000.

Loan on Bank Stock is—5 North Bridgewater, \$800.

Plymouth Savings Bank.—Public Funds—U. S. scrip, \$210,168.01; deposit with U. S. Treasurer, 20,000; Massachusetts bonds, 23,960.

Loans on Public Funds are—U. S. treasury notes and bonds, \$1,620.

The Bank Stock is owned as follows:—State, \$12,675; Merchants', 26,700; Plymouth, 16,000; Old Colony, 20,000; Bristol County, 17,100; Hingham, 4,200; Wareham, 1,700; Market, 10,240; Traders', 8,000; City, 8,820; Suffolk, 5,729.75; North, 800; Massachusetts, 5,000; Granite, 15,000; Tremont, 15,830; Atlantic, 4,331.25; Eagle, 8,668.67; Boston, 4,895; New England, 7,810; Boylston, 3,190; Exchange, 12,190; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,540; Shawmut, 7,000; Union, 9,180; Atlas, 15,990; Hingham, 4,412.50; National, 8,000; Webster, 9,600; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 4,315; Howard, 2,000; Revere, 8,000; Bank of the Republic, 12,500.

Loans on Bank Stock are—Old Colony, \$3,310; Plymouth, 1,470; Merchants', 720; Old Colony and Plymouth, 5,500; Railroad and Old Colony, 3,500; Massachusetts Union and New England, 4,950; Abington, 900; Boston, 900; Atlantic, 400.

Deposits in Banks bearing interest are—Bristol County, \$10,000; Plymouth, 8,351.49.

Loan on Railroad Stock is—Old Colony and Newport, \$6,400.

5 per cent., 46,161 69	- - - 2,346 29	5 per cent., 9,972 34	5 per cent., 8,343 73
7½ per cent.	- - -	6½ per cent.	- - -
Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
2,794 88	3 00	350 00	552 75

Scituate Savings Bank.—Public Funds—U. S. scrip, \$3,600; Massachusetts bonds, 1,020.

The Bank Stock is owned as follows:—North, \$1,025.50; National, 5,000; Merchants', 1,060; Shawmut, 962.50; Howard, 1,000; Washington, 415; Blackstone, 511.25; Plymouth, 1,000; Monument, 971.

South Scituate Savings Bank.—U. S. scrip, \$5,500.

The Bank Stock is owned as follows:—Atlantic, \$1,000; North, 3,900; Columbian, 3,200; Washington, 1,600; Weymouth and Braintree, 1,000; Union, 1,000; Hingham, 1,930; City, 2,300; Traders', 2,800; Eagle, 2,300; Granite, 1,000; Merchants', 2,000; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Elliot, 500; Massachusetts, 500; Shawmut, 1,000; Globe, 300; Hamilton, 1,000; Revere, 3,000.

Loan on Bank Stock—Grocers', \$20.12.

Wareham Savings Bank.—Public Funds—U. S. scrip, \$30,000.

The Bank Stock is owned as follows:—Wareham, \$14,880; Shoe and Leather Dealers', 6,969.75; Revere, 2,000; Merchants', Boston, 11,230.95; City, Boston, 5,035; Shawmut, 7,097.50; Eagle, 7,190.75; Granite, 4,128.25; Boylston, 11,603.50; Grocers', 5,057.25; Exchange, Boston, 729.75; Bank of Commerce, 6,525; Atlantic, 3,138.75; Webster, 5,041.25; Bank of North America, 5,497.50; Safety Fund, 2,000; Bank of the Republic, 2,000; Merchants', New Bedford, 1,500.

Loans on Bank Stock are—5 Andover, \$450; 56 Grocers', 4,328; 163 South Reading, 13,600.

	BARNSTABLE.	PROVINCETOWN.	WELFLEET.	NANTUCKET.
	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	2,504	805	153	1,266
Amount of Deposits,	\$662,509 97	\$195,566 11	\$10,792 23	\$328,016 72
Public Funds,	75,500 00	44,695 50	2,500 00	24,000 00
Loans on public funds,	- -	- -	- -	200 00
Bank Stock,	138,706 56	26,285 80	- -	98,600 00
Loans on bank stock,	- -	- -	- -	150 00
Deposits, in banks, bearing interest,	- -	- -	- -	1,432 09
Loans on railroad stock,	- -	- -	- -	- -
Invested in real estate,	5,770 00	299 00	- -	3,000 00
Loans on mortgage of real estate,	287,554 17	67,766 00	900 00	151,991 75
Loans to county, or town,	22,700 00	7,175 00	1,800 00	- -
Loans on personal security,	133,445 15	44,615 25	5,500 00	39,386 04
Cash on hand,	13,331 48	9,689 52	92 23	10,595 12

Rate and amount of ordinary Dividend for last year,	5 per cent. — — —	2 per cent., 3,141 10	New Bank.	5 per cent. — — —
Average annual per cent. of Dividends ending at time of and including last extra,	— — —	6 $\frac{25}{32}$ per cent.	— — —	5 $\frac{7}{8}$ per cent.*
Extra Dividend, when declared,	No extra.	Annually.	No extra.	No extra.
Annual Expenses of the institution,	1,200 00	517 65	218 62	1,020 00

Institution for Savings in the Town of Barnstable. — Public Funds—U. S. scrip, \$75,500.
The Bank Stock is owned as follows:—Barnstable, \$9,790; Old Colony, 5,000; Bay State, 1,490.81; Revere, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, 11,200; North, 2,782.50; Bank of Commerce, 10,820; City, Boston, 1,804.50; Atlantic, 2,955; Bank of North America, 9,090; Merchants', Boston, 13,637.50; Shawmut, 4,030; National, 5,000; Market, 1,400; Elliot, 500; Bank of the Republic, 10,000; Tremont, 5,965; Union, 3,000; Webster, 5,041.25.
Seamen's Savings Bank.—Public Funds—U. S. scrip, \$44,695.50.
The Bank Stock is owned as follows:—National, \$2,500; Provincetown, 1,150.25; Bank of North America, 1,000; City, 1,055; Howard, 980; Tradesman's, 2,472.50; Shawmut, 643.50; Bank of the Republic, 8,000; Revere, 3,500; Granite, 1,010; Free-man's, 3,974.55.

Wellfleet Savings Bank.—Public Funds—U. S. scrip, \$2,500.
Nantucket Institution for Savings.—Public Funds—U. S. scrip, \$24,000.
Loan on Public Funds is—\$1,000 bond of the City of Bangor, \$200.
The Bank Stock is owned as follows:—Atlas, \$5,000; Boston, 1,500; Bank of North America, 9,100; Bank of Commerce, 4,000; City, Boston, 2,000; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 5,000; Merchants', Boston, 3,000; New England, 600; Revere, 10,000; Shoe and Leather Dealers', 9,000; State, 5,100; Shawmut, 1,500; Traders', 4,500; Tremont, 3,600; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Bedford Commercial, 3,000; Marine, 1,200; Pacific, 16,300.
Loan on Bank Stock is—2 Mercantile Savings Institution, Boston, \$200.
Deposit in Bank bearing interest is—New England, \$1,432.09.

* Average for nine years.

Five Cents Savings Banks.

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	31,197	1,865	2,187	1,096	2,790
Amount of Deposits,	\$4,129,945 99	\$158,917 22	\$225,777 80	\$179,952 35	\$375,864 89
Public Funds,	1,423,600 00	37,958 17	75,656 50	48,706 25	177,169 67
Loans on public funds,	150,000 00	- -	- -	- -	1,000 00
Bank Stock,	307,542 00	21,956 75	44,324 13	60,237 43	33,087 58
Loans on bank stock,	16,100 00	- -	- -	- -	7,070 00
Deposits, in banks, bearing interest,	302,655 26	3,908 87	- -	- -	789 85
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	85,515 62	- -	- -	- -	- -
Loans on mortgage of real estate,	1,475,550 00	69,935 00	60,826 25	51,600 00	102,250 00
Loans to county, or town,	281,100 00	25,000 00	18,562 50	15,000 00	37,600 00
Loans on personal security,	152,700 00	1,990 00	24,937 95*	4,800 00	23,850 00

Cash on hand,	3,783 63	—	7,951 07	7,430 47	94 62
Rate and amount of ordinary Dividend for last year,	4 $\frac{3}{4}$ per cent., 154,030 58	5 per cent., 3,932 35	4 $\frac{1}{2}$ per cent., 7,639 15	5 per cent., 6,848 34	5 per cent.
Average annual per cent. of Dividends, ending at time of and including last extra, . . .	7 per cent.	6 $\frac{3}{4}$ per cent.	5 $\frac{1}{2}$ per cent.	7 per cent.	5 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	12,987 00	350 00	800 00	331 00	1,700 00

Boston Five Cents Savings Bank.—Public Funds—U. S. bonds, \$1,201,700; Cambridge, 40,000; Chelsea, 68,400; Boston, 10,000; Fall River, 10,000; Vermont, 50,000; Maine, 43,500.

Loan on Public Funds is on—U. S. bonds, \$150,000.
The Bank Stock is owned as follows:—Blackstone, \$38,340.75; Bank of Commerce, 21,526.25; Granite, 6,800; North, 600; National, 15,287.50; Tremont, 29,043; Rockland, 10,000; Washington, 15,000; Cambridge Market, 8,885; Webster, 12,718.75; Howard, 14,540; Hide and Leather, 25,000; Shawmut, 10,450; Merchants', 10,494.50; Suffolk, 18,482.25; Safety Fund, 25,000; Revere, 20,000; Bank of the Republic, 10,000; Continental, 10,000; Maverick, 10,374.

Loans on Bank Stock are—20 New England and 3 Exchange, \$2,000; 10 Fareuil Hall, 900; 15 Blackstone and 50 Tradesman's, 5,650; 10 North America, 850; 45 Mechanics, 4,000; 30 Newton, 2,700.
Deposits in Banks bearing interest are—Hide and Leather, \$167,232.25; Safety Fund, 135,373.01.

Lynn Five Cents Savings Bank.—Public Funds—U. S. scrip, \$26,458.17; bonds of State of Maine, 1,500; temporary loan to U. S. assistant treasurer, 10,000.
The Bank Stock is owned as follows—Hide and Leather, \$1,000; Revere, 4,025; Shoe and Leather Dealers', 1,665; Safety Fund, 1,228.50; Loughton, 1,000; City, Lynn, 6,404.75; Exchange, 6,632.50.
Deposit in Bank bearing interest is—City, Lynn, \$3,908.87.

Newburyport Five Cents Savings Bank.—Public Funds—U. S. scrip, \$58,519; Rhode Island, 5,625; Maine, 11,512.50.

The Bank Stock is owned as follows:—Merchants', Newburyport, \$543.25; Mechanics,

* Including \$3,000 loaned to corporations.

Newburyport, 5,561.50; Ocean, 5,188.25; Atlantic, 792; Atlas, 1,575; Eagle, 5,838.25; Eliot, 2,012.50; City, Boston, 621.25; Globe, 115.76; State, 2,253.25; Boylston, 566.50; Bank of Commerce, 1,025; Hide and Leather, 1,596.25; Howard, 491.25; Maverick, 1,910; Merchants', Boston, 507.50; National, 1,025; New England, 771.75; Bank of the Republic, 1,528.13; Shawmut, 531.25; Suffolk, 1,000; Tremont, 2,771.25; Union, Boston, 2,653; Webster, 2,438.75; Exchange, Boston, 532.50; Hamilton, 575.
Loans to Corporations—\$3,000.

Warren Five Cents Savings Bank.—Public Funds—U. S. scrip, \$44,706.25; Massachusetts bonds, 4,000.

The Bank Stock is owned as follows:—Warren, \$1,421.18; Howard, 1,489; Exchange, Boston, 9,688.75; Webster, 4,125; Atlantic, 1,055; Suffolk, 1,282.50; Shoe and Leather Dealers', 1,575; Hide and Leather, 6,250; Exchange, Salem, 931; Grand, 3,795; Asiatic, 2,475; Atlas, 11,750; Revere, 3,000; Eliot, 5,500; Blackstone, 3,400; Washington, 500; Tremont, 2,000.

Salem Five Cents Savings Bank.—Public Funds—U. S. scrip, \$156,907.17; Massachusetts, 10,000; Connecticut, 10,262.50.
Loan on Public Funds is—\$1,000 U. S. stock, \$1,000.

The Bank Stock is owned as follows:—Webster, \$2,082.50; Blackstone, Boston, 1,045; Merchants', Boston, 1,092.50; City, Boston, 530; North, 3,202; Granite, 1,479.75; North America, 516.25; Revere, 2,000; Safety Fund, 2,500; Asiatic, 561; Exchange, Salem, 3,185.58; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 9,145.50.

Loans on Bank Stock are—5 Naumkeag, \$300; 10 Howard, 900; 12 Granite, 5 Revere, and 7 State, 1,900; 1,500 U. S. stock, 20 National and 10 Eagle, 3,970.

Deposits in Banks bearing interest are—Naumkeag, \$785; Webster, 4.55.

	BRIGHTON.		CHARLESTOWN.		CAMBRIDGE.		LOWELL.	
	Brighton Five Cents Savings Bank.		Charlestown Five Cents Savings Bank.		East Cambridge Five Cents Savings Bank.		Lowell Five Cents Savings Bank.	
Number of Depositors,	208		2,294		1,201		4,192	
Amount of Deposits,	\$17,682 38		\$296,759 98		\$147,063 99		\$726,662 31	
Public Funds,	1,000 00		84,050 00		14,000 00		180,000 00	
Loans on public funds,	-		-		-		-	
Bank Stock,	2,325 75		42,689 25		31,215 83		100,780 00	
Loans on bank stock,	-		-		-		14,400 00	
Deposits, in banks, bearing interest,	-		-		-		33,000 00	
Loans on railroad stock,	-		-		-		-	
Invested in real estate,	-		-		-		-	
Loans on mortgage of real estate,	4,925 00		148,429 63		98,675 00		316,790 00	
Loans to county, or town,	3,000 00		-		-		53,000 00	
Loans on personal security,	5,000 00		18,400 00		-		34,850 00	
Cash on hand,	1,629 28		3,191 10		3,173 16		-	

Rate and amount of ordinary Dividend for last year,

Average annual per cent. of Dividends ending at time of and including last extra,

Extra Dividend, when declared,

Annual Expenses of the institution,

5 per cent., 304 10	5 per cent., 9,276 50	4 per cent., 4,600 52	5 per cent., 33,359 37
In operation less than 3 years.	7 per cent.	6½ per cent.	6¼ per cent.
No extra.	Every 3 years.	Every 3 years.	Every 3 years.
131 82	72 17	325 00	1,294 85

Brighton Five Cents Savings Bank.—Public Funds—U. S. bonds, \$1,000. The Bank Stock is owned as follows—Bank of Brighton, \$776; Webster, 380; Suffolk, 254; City, 306.75; Shawmut, 300; Bank of Commerce, 309.

Charlestown Five Cents Savings Bank.—Public Funds—U. S. scrip, \$84,050. The Bank Stock is owned as follows:—Bunker Hill, \$2,625; Monument, 4,395.50; Mattapan, 2,160; Safety Fund, 8,785; Maverick, 7,216.50; Bank of the Republic, 4,320; Continental, 2,000; Market, 1,487; Tradesman's, 3,247.25; Atlas, 4,943.75; Newton, 1,509.25.

East Cambridge Five Cents Savings Bank.—Public Funds—U. S. scrip, \$14,000. The Bank Stock is owned as follows:—Lechmere, \$3,876.65; Faneuil Hall, 1,090; Bank of the Republic, 2,320.63; Cambridge City, 2,316.05; Bank of Commerce, 2,072.50; Traders', 2,050; Newton, 1,040; Bunker Hill, 864; National, 1,020; Charles River, 2,428.75;

Howard, 4,110; Merchants', 1,050; Webster, 1,552.50; Revere, 2,533.75; Blackstone, 2,891.

Lowell Five Cents Savings Bank.—Public Funds—U. S. scrip, \$150,000; deposit in U. S. sub-treasury, 30,000.

The Bank Stock is owned as follows:—Atlas, \$1,800; Bank of Commerce, 10,000; Bank of North America, 5,000; Bank of the Republic, 15,000; Blackstone, 5,000; Continental, 5,000; Eliot, 5,000; Hide and Leather, 12,400; Howard, 4,700; Market, 280; National, 5,000; Revere, 10,000; Safety Fund, 9,100; Webster, 5,000; Prescott, 2,500; Merchants', Lowell, 2,500; Wamesit, 2,500.

Loans on Bank Stock are as follows:—25 Appleton, \$2,850; 22 Merchants', 1,950; 83 Wamesit, 2,500; 62 Prescott, 5,100; 40 Railroad, 2,500.

Deposits in Banks bearing interest are—Bank of Commerce, \$3,000; Wamesit, 30,000.

	NATICK.	STONEHAM.	WEST CAMBRIDGE.	WOBURN.
	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.
Number of Depositors,	302	301	647	1,097
Amount of Deposits,	\$22,483 30	\$17,396 80	\$81,570 31	\$71,595 03
Public Funds,	3,500 00	4,900 00	38,728 78	37,093 27
Loans on public funds,	-	-	-	-
Bank Stock,	518 75	-	-	9,101 00
Loans on bank stock,	-	-	-	600 00
Deposits, in banks, bearing interest,	-	-	4,349 96	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	9,215 00	10,850 00	43,400 00	13,700 00
Loans to county, or town,	7,500 00	-	1,000 00	1,175 61
Loans on personal security,	450 00	1,650 00	-	9,650 00
Cash on hand,	653 28	855 76	356 28	275 15

Rate and amount of ordinary Dividend for last year,	4 per cent., 592 54	5 per cent. — —	5 per cent., 2,459 30	5 per cent. — —
Average annual per cent. of Dividends ending at time of and including last extra,	— —	5 per cent. always.	New Bank.	5 per cent.
Extra Dividend, when declared,	No Extra.	No Extra.	No Extra.	Every 3 years.
Annual Expenses of the institution,	100 00	60 00	225 00	300 00

Natick Five Cents Savings Bank.—Public Funds—U. S. bonds, \$3,500.
The Bank Stock is owned as follows:—Safety Fund, \$518.75.

Stoneham Five Cents Savings Bank.—Public Funds—U. S. scrip, \$4,900.

West Cambridge Five Cents Savings Bank.—Public Funds—U. S. bonds, \$38,728.78.

Deposit in Bank bearing interest is—Hide and Leather, \$4,349.96.
Loan to County or Town is—Town of West Cambridge, \$1,000.

Woburn Five Cents Savings Bank.—Public Funds—U. S. scrip, \$37,093.27.

The Bank Stock is owned as follows:—Blackstone, \$2,346; Paneuil Hall, 1,635; Webster, 1,050; Hide and Leather, 4,070.

Loan on Bank Stock is—Woburn, \$600.

	WORCESTER.	SPRINGFIELD.	SHELBURNE.	FOXBOROUGH.
	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank. ¹	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.
Number of Depositors,	2,471	2,963	889	361
Amount of Deposits,	\$219,300 09	\$336,959 97	\$90,440 87	\$30,495 24
Public Funds,	72,400 00	139,000 00	29,400 00	7,400 00
Loans on public funds,	520 00	400 00	-	-
Bank Stock,	71,200 00	36,132 75	6,065 00	4,100 00
Loans on bank stock,	1,060 00	-	-	-
Deposits, in banks, bearing interest,	3,500 00	-	-	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	14,800 00	150,755 00	32,088 50	12,850 50
Loans to county, or town,	52,500 00	-	-	4,000 00
Loans on personal security,	5,500 00	8,900 00	22,610 00	1,650 00
Cash on hand,	3,684 43	6,985 69	191 41	915 85

Rate and amount of ordinary Dividend for last year,	5 per cent., 8,891 73	5 per cent., 11,794 38	5 per cent., 2,949 86	5 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	7 per cent.	—	6 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 3 years.	No extra.	Every 5 years.
Annual Expenses of the institution,	1,926 95	1,013 14	350 00	100 00

Worcester Five Cents Savings Bank.—Public Funds—U. S. scrip, \$69,400; State of Vermont bonds, 3,000.

Loan on Public Funds is—\$800 U. S. bond, \$520.

The Bank Stock is owned as follows:—City, Worcester, \$7,700; Central, 7,000; Mechanics', Worcester, 2,500; Quinsigamond, 7,600; Worcester, 700; Millbury, 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; Hyde and Leather, 4,500; Merchants', Boston, 5,000; Safety Fund, 6,700; Webster, 5,000; Elliot, 1,400; Bank of Commerce, 4,100.

Loans on Bank Stock are—9 Grafton, \$700; 4 Framingham, 360.

Deposit in Bank bearing interest is—Quinsigamond, \$3,500.

Springfield Five Cents Savings Bank.—Public Funds—U. S. scrip, \$139,000.

Loan on Public Funds is—\$500 U. S. bond, 400.

The Bank Stock is owned as follows:—Agawam, \$2,145; Chicopee, 3,480; Cabot, 1,010; City, 5,780; Hampshire Manufacturers', 5,732; Hadley Falls, 1,575; John Hancock, 4,240; Lee, 2,100; Monson, 1,010; Merchants', 1,618.75; Pynchon, 3,132; Springfield, 4,310.

Shelburne Falls Five Cents Savings Bank.—Public Funds—U. S. scrip, \$29,400.

The Bank Stock is owned as follows:—Shelburne Falls, \$5,765; Conway, 300.

Foxborough Five Cents Savings Bank.—Public Funds—U. S. bonds, \$7,400.

The Bank Stock is owned as follows:—10 Boylston, 10 Webster, 10 Hyde and Leather, 4 Faneuil Hall and 10 Wrentham, \$4,100.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,220	5,593	712	932
Amount of Deposits,	\$204,807 84	\$848,476 42	\$53,994 60	\$107,693 93
Public Funds,	74,205 64	476,876 25	19,779 55	22,000 00
Loans on public funds,	- -	1,100 00	- -	- -
Bank Stock,	108,877 45	47,723 74	11,364 46	8,183 25
Loans on bank stock,	- -	- -	745 00	- -
Deposits, in banks, bearing interest,	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -
Invested in real estate,	- -	17,355 75	- -	- -
Loans on mortgage of real estate,	1,500 00	200,386 25	17,513 00	29,304 25
Loans to county, or town,	- -	3,780 00	- -	10,400 00
Loans on personal security,	26,500 00	101,394 64	3,489 00	24,615 38
Cash on hand,	1,248 00	1,270 21	1,945 91	15,065 89

Rate and amount of ordinary Dividend for last year,	5 per cent., 8,370 92	5½ per cent., 43,246 35	5 per cent., 2,003 50	4 per cent., 3,514 98
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6 per cent.	5¾ per cent.	- - -	6 per cent.
Extra Dividend, when declared,	No Extra.	No Extra.	"Every 5 years if profits permit."	Every 5 years.
Annual Expenses of the institution, . . .	700 00	1,500 00	326 93	357 51

Fall River Five Cents Savings Bank.—Public Funds—U. S. scrip, \$74,205.64.

The Bank Stock is owned as follows:—Atlantic, \$1,303.25; Atlas, 2,095; Bank of Commerce, 1,032.50; Blackstone, 6,365; Broadway, 4,056.25; Eliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,534.25; Maverick, 2,059.50; National, 2,442; Revere, 5,000; Safety Fund, 5,045; Shawmut, 5,225; Webster, 3,095; Cambridge Market, 5,542.50; Malden, 9,886.05; Mattapan, 2,125; Metacomet, 4,391.65; Monument, 8,339.25; Oxford, 2,160; South Reading, 7,200; Tradesman's, 12,607.75; Wamsutta, 1,500.

New Bedford Five Cents Savings Bank.—Public Funds—U. S. bonds, \$1,100.

The Bank Stock is owned as follows:—Mechanics', \$21,709.11; Bedford Commercial, 1,677.63; Marine, 537; Fairhaven, 2,800; Safety Fund, 10,000; Revere, 8,000; Worcester County, 3,000.

Plymouth Five Cents Savings Bank.—Public Funds—U. S. bonds, \$19,779.55.

The Bank Stock is owned as follows—Atlas, \$1,584.90; Merchants', Boston, 1,038.25; Webster, 1,035; Bank of Commerce, 1,029.13; Revere, 1,006.25; Bank of the Republic, 1,000; City, Boston, 849; Shoe and Leather Dealers', 570.50; North, 505.33; Pawners, 200.80; Old Colony, 1,434; Plymouth, 1,111.25
Loan on Bank Stock is—11 Old Colony, \$745.

Cape Cod Five Cents Savings Bank.—Public Funds—U. S. scrip, \$22,000.

The Bank Stock is owned as follows—Cape Cod, \$7,183.25; Shawmut, 1,000.

A G G R E G A T E S.

	1863. Ninety-five Banks.	1862. Ninety-three Banks.
Number of Depositors,	272,219	248,900
Amount of Deposits,	\$56,883,828 55	\$50,403,674 23
Public Funds,	18,343,140 57	9,222,568 75
Loans on Public Funds,	591,665 00	139,642 83
Bank Stock,	9,887,672 02	9,613,244 29
Loans on Bank Stock,	371,161 60	560,913 67
Deposits, in Banks, bearing interest, . .	742,312 98	966,219 74
Loans on Railroad Stock,	80,600 00	86,798 00
Invested in Real Estate,	348,267 57	326,042 44
Loans on Mortgage of Real Estate, . .	16,685,262 39	18,408,749 50
Loans to Counties and Towns,	4,970,985 88	4,333,832 17
Loans on Personal Security,	4,514,722 97	5,656,923 17
Cash on hand,	936,895 67	2,094,671 47
Average rate and aggregate amount of ordinary Dividends for last year, . .	4 $\frac{90}{100}$ per cent.* 2,087,115 32	4 $\frac{13}{100}$ per cent.† 1,977,463 13
Annual Expenses of the Institutions, .	140,713 22	135,782 81

* Calculated on the returns of 82 Banks,—the Suffolk, Salem, (Five Cents,) Stoneham, Woburn, Milford, Ware, Foxborough, Randolph, Attleborough, Barnstable, and Nantucket Banks giving the rate, but not the *amount* of their Dividends. The South Boston and Wellfleet commenced business during the year.

† Calculated on the returns of 81 Banks,—the East Boston, Chelsea, Lynn, Newburyport, Salem, Cambridgeport, Milford, North Brookfield, Attleborough, Citizens', of Fall River, Foxborough, and Barnstable Banks giving the rate, but not the *amount* of their Dividends.

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